5/26/81 S7465-1(W)A

1980

Seventh

Annual Report

Department of Banking

State of Tennessee

Thomas C. Mottern
Commissioner

STATE OF TENNESSEE
DEPARTMENT OF BANKING
2nd Floor
James K. Polk State Office Building
505 Deaderick Street
Nashville, Tennessee 37219
615/741-2236

LAMAR ALEXANDER
Governor

THOMAS C. MOTTERN
Commissioner

March 5, 1981

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Banking, it is my privilege to present the Seventh Annual Report of the Department of Banking.

The year-end call reports reveal an increase in the percentage of growth over 1979; total assets for the 648 state chartered banks and credit unions amounted to $13,042,744,864, reflecting an increase of $1,223,021,911, or a 10.3% increase in 1980 versus an 8.3% increase in 1979.

State chartered banks continued to expand through the opening of one new bank, 34 new branches, and conversion of a national to a state bank during the year, bringing the total to 283 banks and 597 branches. Although there were several changes through mergers, etc. the absolute number of credit unions increased from 361 to 365 and their total assets grew 7.6%.

I believe the information contained in this Seventh Annual Report will be most interesting.

Sincerely,

Thomas C. Mottern

Thomas C. Mottern
Commissioner of Banking

JAMES K. POLK STATE OFFICE BUILDING

TENNESSEE DEPARTMENT OF BANKING

SECOND FLOOR

NASHVILLE, TENNESSEE 37219

STATE OF TENNESSEE
DEPARTMENT OF BANKING

2ND FLOOR
JAMES K. POLK STATE OFFICE BUILDING
505 DEADERICK STREET
NASHVILLE, TENNESSEE 37219

THOMAS C. MOTTERN
COMMISSIONER

May 11, 1981

TO RECIPIENTS:

I apologize for the appearance of the Annual Report, inasmuch as some of the pages are not aligned properly. Please take into consideration this fact when reviewing this report.

Pages 12 - 31

TENNESSEE BANKING BOARD

The Honorable Lamar Alexander Governor, State of Tennessee Tennessee Executive Chamber Nashville, TN 37219	Chairman
The Honorable Harlan Mathews State Treasurer State Capitol Building Nashville, TN 37219	
Mr. L. A. Roseberry President First National Bank & Trust Company Post Office Box 100 Athens, TN 37303	Representing National Banks
Mr. A. Randolph Sykes Hailey, Water, Sykes & Sharp Attorneys At Law Post Office Box 530 Sevierville, TN 37862	Representing the Public At Large
Mr. Edward G. Nelson President Commerce Union Bank 400 Union Street Nashville, TN 37219	Representing State Banks
Mr. J. R. Fitzhugh President Bank of Ripley Post Office Box 269 Ripley, TN 38063	Representing State Banks
Ms. Betty Hobbs Manager Nashville Teachers Credit Union Post Office Box 22881 Nashville, TN 37203	Representing State Credit Unions
Mr. George A. Morgan Chairman of the Board Valley Fidelity Bank & Trust Company Post Office Box 1991 Knoxville, TN 37901	Representing State Banks
Mr. Jimmy Hawkins 2024 Salem Mason Drive Nashville, TN 37208	Representing the Public At Large

STAFF OF THE DEPARTMENT OF BANKING

Thomas C. Mottern, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Joseph S. Reeves, Staff Attorney
Tina Cavender, Executive Secretary

ADMINISTRATIVE DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Officer
Marietta K. Carter, Budget Officer
William B. Wooten, Director Information System
Wanda E. Smith, Supervisor Office Services
Barbara A. Jones, Data Terminal Operator
Linda Caluger, Secretary/Typist
Linda Vetitoe, Secretary/Typist
Linda Howell, Secretary/Typist
Debbie Minor, Secretary/Typist

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
William P. Bryan, Supervisor
Sylvia Mitchell, Executive Aide

Division Supervising Examiners

William T. Lisle, East Division
Reece B. Martin, West & Middle Division

Regional Supervising Examiners

Frank G. Bale
George D. Cowan
John R. Shires

Examiners

Paul L. Foster
James P. Goldman
Bill K. Reed
Norman D. Stewart
Carlos S. Webb
Jon E. Whitehead
Pamela G. Wright

BANK EXAMINATION DIVISION

Louise H. Johnson, Director
Cathy Thompson, Executive Aide

Division Supervising Examiners

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
George M. Little, Jr., East Division

Regional Supervising Examiners

James S. Douthit
Kenneth Kelley
Jackie W. Garland (Acting)
Jimmy G. Taylor
James R. Williams

Examiners

Jerry W. Adkins
Marian Brothers
Derek L. Carrier
William Cave
Dennis R. Cheatham
Kay Coley
Donald R. Crews
Shirley D. Elam
Curtis F. Faulkner
Vonzille W. Finch
Shelia C. Gober
James R. Halford
Lance Hogelin
Billy M. Houston
Claude N. Huff, Jr.
Mary W. Hunt
Chester Justice, Jr.
Bailey E. Lewis
Herman T. Lewis
Harry D. Mansfield
Mark C. McDowell
Richard D. Parkinson
James E. Parnell
Michael G. Powell
Donald F. Richardson
Vivian Y. Scruggs
Dennis H. Shipp
Sallie C. Smartt
David T. Smith
Bobby Y. Taylor
Sherrie F. Threet
Robert A. Verble
Stephen J. Warrilow
Jerry Lee Webb
Christopher D. Wilson

LEGAL HOLIDAYS

New Year's Day. . . . . .January 1

George Washington's Birthday. . . . . .Third Monday in February

Good Friday . . . . . .Friday Before Easter

Memorial Day. . . . . .Last Monday in May

Independence Day. . . . . .July 4

Labor Day. . . . . .First Monday in September

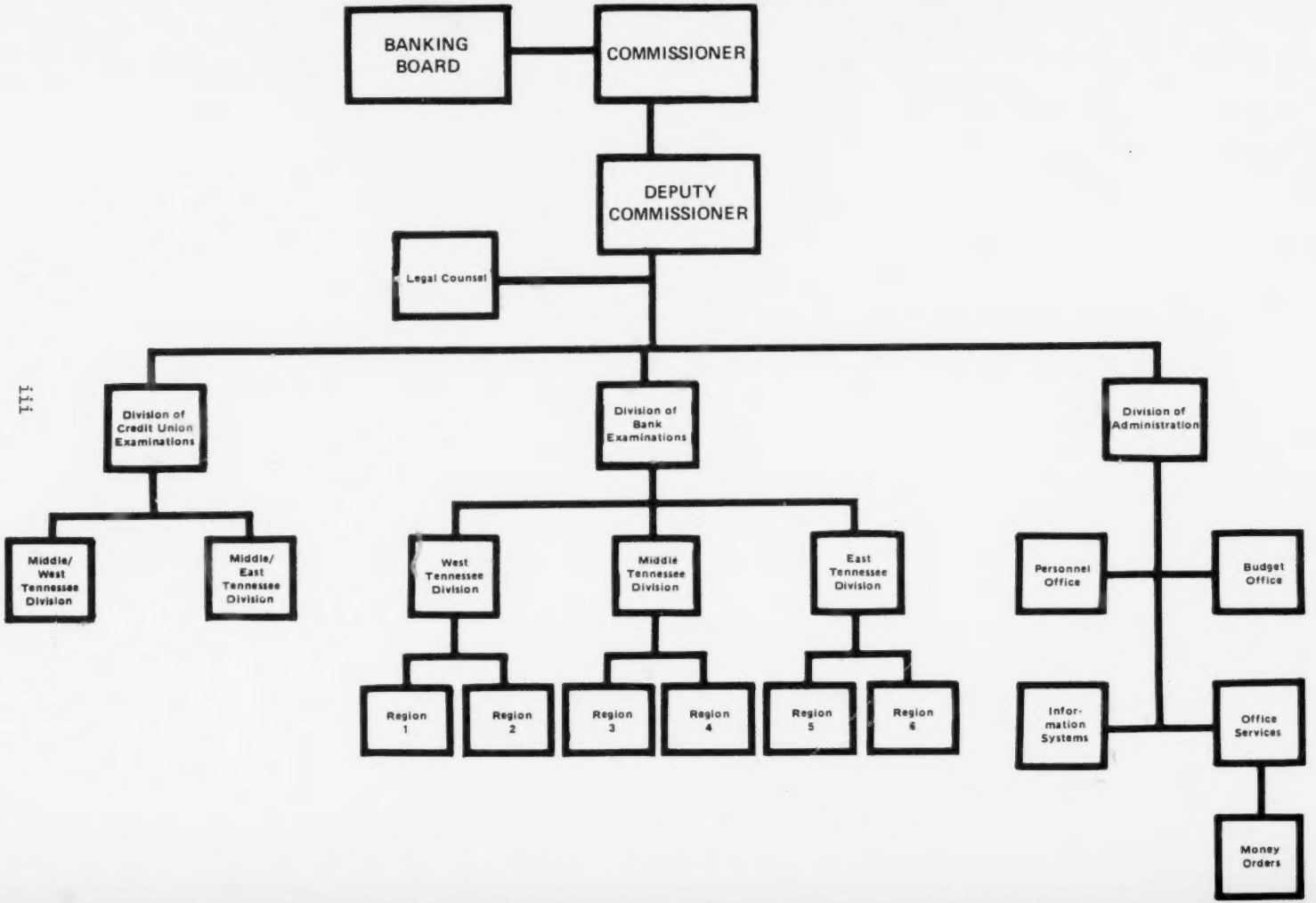
Veterans' Day. . . . . November 11

Thanksgiving Day. . . . . .Fourth Thursday in November

Christmas Day. . . . . December 25

When any one of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

DEPARTMENT OF BANKING



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APPLICATIONS APPROVED DURING 1980

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
01-22-80	Valley Fidelity Bank and Trust Knoxville	Powell Shopping Ctr. Branch
02-04-80	Mountain Empire Bank Johnson City	South Johnson City Branch
02-06-80	Bank of Roane County Harriman	Oliver Springs Branch
02-06-80	Cumberland County Bank Crossville	Cumberland Square Branch
02-07-80	Pioneer Bank Chattanooga	Collegedale-Ooltewah Branch
03-13-80	Marion Trust and Banking Company Jasper	South Pittsburg Branch
03-18-80	Citizens Fidelity Bank Bristol	Westside Branch
03-18-80	First Tennessee Bank Jonesboro	Walnut Street Branch
04-07-80	Bank of Maryville Maryville	Louisville Road Handi-Bank
04-18-80	Citizens Bank Elizabethton	Tri-County Branch
04-22-80	United American Bank Knoxville	Cayman Branch
04-22-80	Bank of Commerce Morristown	Alpha Talbott Branch
04-22-80	United American Bank Johnson City	ATM - W. Walnut Street
04-29-80	Lawrence County Bank Lawrenceburg	ATM - Honest Abe
04-29-80	Cleveland Bank and Trust Company Cleveland	ATM - 25th Street Branch

APPLICATIONS APPROVED DURING 1980

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
04-29-80	Cleveland Bank and Trust Company Cleveland	Wildwood Branch
05-14-80	Bank of Roane County Harriman	ATM Rockwood Branch
06-02-80	First Peoples Bank of Jefferson County Jefferson City	Chestnut Hill Branch
06-02-80	United American Bank in Washington County Johnson City	Erwin Hwy. Branch
06-11-80	United American Bank Knoxville	ATM - Chapman Highway Branch
06-20-80	Bank of Sevierville Sevierville	Pigeon Forge Branch
07-28-80	City and County Bank of Roane County Kingston	Kentucky Street Office Branch
08-06-80	Farmers Bank Trimble	Dyersburg Branch
08-15-80	United American Bank Knoxville	ATM - Clinton Highway Branch
08-18-80	Memphis Bank & Trust Memphis	Hickory Ridge Branch
08-26-80	Citizens Bank of Waverly Waverly	West Main Express Branch
08-26-80	City and County Bank of Anderson County Lake City	ATM - White Store Shopping Center
08-27-80	United American Bank Knoxville	ATM - Fort Sanders Presbyterian Hospital
09-29-80	United Bank of Chattanooga Chattanooga	Highway 58 Branch

APPLICATIONS APPROVED DURING 1980

NEW BRANCHES

DATE APPROVED	NAME OF BANK	BRANCH
09-30-80	Merchants Bank Cleveland	25th Street Branch
10-15-80	City Bank and Trust Co. McMinnville	Three Star Mall Branch
10-20-80	American Bank and Trust Company Cookeville	South Willow Drive-In Branch
10-30-80	Valley Fidelity Bank Knoxville	ATM - Brooklawn Shopping Center
11-05-80	Peoples Bank Lebanon	231 South Office Branch
11-12-80	United American Bank Knoxville	ATM - Black Oak Plaza Branch
11-26-80	First American Bank Knoxville	Halls Branch
12-12-80	Bank of Clarksville Clarksville	Hilldale Branch
12-22-80	Martin Bank Martin	ATM - University Center
12-22-80	Martin Bank Martin	ATM - Wal-Mart Shopping Center
12-22-80	Hamilton Bank Johnson City	ATM - North Roane Street

NEW BANKS

DATE APPROVED	NAME OF BANK	LOCATION
NONE		

NEW STATE BANKS FORMERLY OPENED IN 1980

DATE EFFECTIVE	NAME OF BANK	LOCATION
05-19-80	Bank of Bartlett	Bartlett

NEW STATE BRANCHES FORMERLY OPENED IN 1980

DATE OPENED	NAME OF BANK	NEW BRANCH
01-08-80	American Bank and Trust Cookeville	Northside Office
04-14-80	The Bank of Loretto Loretto	Lawrenceburg Branch
02-04-80	Mountain Empire Bank Johnson City	South Johnson City Branch
03-03-80	Security Bank & Trust Company Cottage Grove	Paris Branch
03-03-80	Home Banking Company Finger	Selmer Branch
04-07-80	Meigs County Bank Decatur	Georgetown Branch
04-21-80	Commerce Union Bank of Lawrence County Lawrenceburg	Loretto Branch
04-21-80	Hamilton Bank of Johnson City Johnson City	South Johnson City Branch
04-28-80	Valley Fidelity Bank and Trust Company Knoxville	Clinton Highway Branch
05-01-80	United American Bank in Washington County Johnson City	ATM - W. Walnut Street
05-15-80	Bank of Portland Portland	Volunteer State Bank- Branch of the Bank of Portland, Gallatin, TN
06-23-80	First Bank of Marion County South Pittsburg	Whitwell Branch
06-23-80	Union Bank Pulaski	Brooklyn Branch

NEW STATE BRANCHES FORMERLY OPENED IN 1980

DATE OPENED	NAME OF BANK	NEW BRANCH
06-24-80	Bank of Roane County Harriman	ATM - Rockwood Branch
06-25-80	Bank of Oak Ridge Oak Ridge	Tri-County Branch
07-10-80	Valley Fidelity Bank and Trust Company Knoxville	ATM - Powell Shopping Center
07-19-80	Cleveland Bank & Trust Company Cleveland	25th Street Branch
07-19-80	Cleveland Bank & Trust Company Cleveland	Wildwood Branch
08-18-80	Citizens Bank Carthage	South Carthage Office
09-03-80	Bank of Maryville Maryville	Louisville Road Handi-Bank
09-10-80	City and County Bank of Anderson County Lake City	ATM - White Store Shopping Center
09-11-80	Cumberland County Bank Crossville	Cumberland Square Branch
09-11-80	Citizens Fidelity Bank Bristol	Westside Branch
09-18-80	First Tennessee Bank Mosheim	East Greeneville Branch
10-20-80	United American Bank Knoxville	ATM - Clinton Highway
10-31-80	Pioneer Bank Chattanooga	Collegedale - Ooltewah
11-08-80	United American Bank Knoxville	ATM - Chapman Highway
11-14-80	Greene County Bank Greeneville	Mosheim Branch
11-24-80	First Peoples Bank of Jefferson County Jefferson City	Chestnut Hill Branch

NEW STATE BRANCHES FORMERLY OPENED IN 1980

DATE OPENED	NAME OF BANK	NEW BRANCH
12-01-80	Bank of Roane County Harriman	Oliver Springs Branch
12-09-80	Valley Fidelity Bank and Trust Company Knoxville	ATM - Brooklawn Shopping Center
12-11-80	United American Bank Knoxville	ATM - Fort Sanders Presbyterian Hospital
12-17-80	American Bank and Trust Company Cookeville	South Willow Drive-In Branch
12-29-80	Williamson County Bank Franklin	Murfreesboro Road Branch

NAME CHANGES IN 1980

DATE	
08-26-80	City and County Bank of Greene County, Greeneville, changed its name to Andrew Johnson Bank.
09-02-80	Farmers-Peoples Bank, Milan, changed its name to First American Bank of Milan.
09-16-80	Bank of Mt. Juliet, Mt. Juliet, changed its name to First Southern Bank.
09-29-80	First American Bank, Knoxville, changed its name to First American Bank of Knoxville.
10-29-80	Hardeman County Savings Bank, Bolivar, changed its name to Hardeman County Bank.
10-31-80	Southern United Bank of Polk County, Benton, changed its name to Peoples Bank of Polk County.
12-04-80	Farmers Exchange Bank, Union City, changed its name to First American Bank of Obion County.
12-10-80	Union-Peoples Bank, Clinton, changed its name to First American Bank of Anderson County.

CONVERSION FROM A NATIONAL TO A STATE CHARTER

04-28-80	City and County Bank of Anderson County, N.A., converted to a State Bank under the name of City and County Bank of Anderson County.

STATE BANK CAPITAL STOCK CHANGES IN 1980

Date	Name of Bank and Location	Increase In Common Stock	Outstanding Capital After Change
01-21-80	Citizens Bank, Smithville	$ 50,000	$ 200,000
01-25-80	Bedford County Bank, Shelbyville	100,000	500,000
01-31-80	Robertson State Bank, Springfield	180,000	500,000
02-04-80	The Farmers Bank, Portland	150,000	750,000
02-05-80	Carroll County Bank, Huntingdon	70,000	320,000
02-05-80	Peoples Bank, Vanleer	50,000	200,000
02-08-80	Hardin County Bank, Savannah	2,100,000	2,500,000
02-11-80	Hardeman County Bank, Bolivar	25,000	175,000
02-19-80	The Pickett County Bank and Trust Company, Byrdstown	400,000	800,000
02-21-80	Williamson County Bank, Franklin	500,000	1,500,000
02-21-80	Bank of Loudon County, Lenoir City	381,250	1,000,000
02-28-80	Tri-City Bank and Trust Company, Blountville	1,200,000	2,000,000
02-28-80	Jefferson County Bank, Dandridge	400,000	800,000
02-28-80	The Bank of Germantown, Germantown	72,600	798,600
02-28-80	Bank of Madisonville, Madisonville	1,200,000	1,700,000
03-07-80	Warren County Bank, McMinnville	500,000	1,000,000
03-11-80	Ashland City Bank & Trust Company, Ashland City	75,000	825,000
03-21-80	Coalmont Savings Bank, Coalmont	200,000	400,000

STATE BANK CAPITAL STOCK CHANGES IN 1980

Date	Name of Bank and Location	Increase In Common Stock	Outstanding Capital After Change
03-28-80	Southern United Bank of McMinn County, Etowah	50,000	150,000
04-07-80	Brighton Savings Bank, Brighton	25,000	75,000
04-08-80	Tipton County Bank, Covington	1,600,000	2,400,000
04-11-80	Bank of Portland, Portland	166,666	500,000
04-15-80	Sequatchie County Bank, Dunlap	200,000	400,000
04-15-80	Riceville Bank, Riceville	50,000	150,000
06-02-80	Memphis Bank & Trust Company, Memphis	4,500,000	5,000,000
06-17-80	The Citizens Bank, Collierville	80,000	280,000
08-05-80	Farmers & Merchants Bank, Bumpus Mills	100,000	200,000
08-06-80	Bank of Camden, Camden	350,000	700,000
09-23-80	Bank of Knoxville, Knoxville	500,000	2,000,000
12-30-80	United American Bank of Nashville, Nashville	1,000,000	7,000,000
12-31-80	First Tennessee Bank, Gallatin	75,000	300,000

STATE CREDIT UNIONS CHARTERED IN 1980

DATE	
01-18-80	Tappan Springfield Employees Credit Union, Springfield
03-26-80	Aqua Glass Employees Credit Union, Adamsville
07-03-80	Robinson Manufacturing Employees Credit Union, Dayton
07-16-80	Parcel Employees of Tennesse, Memphis
10-15-80	Rainbo Employees Credit Union, Johnson City

STATE CREDIT UNIONS MERGED IN 1980

06-09-80	Container Employees Credit Union, Bon Aqua, into League Central, Chattanooga
07-07-80	SPA Credit Union, Nashville, into Printing Industry Credit Union, Nashville
07-31-80	M-R Industrial Credit Union, Paris, into Holley Industrial Credit Union, Paris
08-06-80	Southern Silk Mills Credit Union, Spring City, into Tennessee Central Credit Union, Chattanooga

STATE CREDIT UNION NAME CHANGES IN 1980

02-22-80	City of Jackson Employees Credit Union to Jackson City and County Employees Credit Union, Jackson
03-05-80	Bledsoe County Teachers Credit Union to Bledsoe County Credit Union, Pikeville
03-07-80	North Electric Savings Association to ITT North Credit Union, Nashville
03-07-80	Health Workers Credit Union to Tennessee Workers Credit Union, Nashville
03-18-80	Swift Chattanooga Employees Credit Union to Chattanooga Refinery Credit Union, Chattanooga
05-02-80	ESB Credit Union to Exide Employees Credit Union, Memphis
07-03-80	Tensyn Employees Credit Union to Velsicol Employees Credit Union, Chattanooga
07-14-80	Bemis Employees Credit Union to Tennessee Textiles Employees Credit Union, Bemis
10-16-80	Town and Country Longhorn Employees Credit Union to Town and Country Employees Credit Union, Chattanooga
10-24-80	Memorial Hospital Employees Credit Union to Medical Center Credit Union, Johnson City

PROFILE

OF THE

STATE BANKING SYSTEM

(000)s

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Anderson				
Bank of Oak Ridge	85,608	6,301	9,130	50,238
City & County Bank of Anderson Co.	102,723	4,839	21,103	52,255
First American Bank of Anderson Co.	89,928	9,728	7,281	44,249
Bedford				
Bedford County Bank	25,447	1,156	1,794	10,260
Benton				
Bank of Camden	40,397	2,084	7,893	21,910
Bledsoe				
Bledsoe County Bank	5,651	376	1,256	2,803
Blount				
Alcoa Banking Company	14,469	693	786	11,296
Bank of Maryville	180,918	10,485	5,526	106,731
Citizens Bank of Blount County	36,631	2,617	7,592	15,179
Bradley				
Cleveland Bank and Trust Company	75,140	4,922	5,800	38,873
First Citizens Bank of Cleveland	36,883	2,777	3,505	22,677
Merchants Bank	79,825	5,686	4,901	41,997
Campbell				
First State Bank	21,223	1,264	1,985	9,038
Union Bank	14,536	1,594	1,778	4,875
Cannon				
Bank of Cannon County	7,948	376	300	5,469
Bank of Commerce	52,194	2,910	2,141	35,391
Meltons Bank	362	174	150	38
Carroll				
Bank of Huntingdon	62,665	4,186	6,168	35,374
Bank of McLemoresville	27,292	1,386	2,945	16,260
Carroll County Bank	9,998	589		7,004
Citizens Bank & Trust Company	4,510	475	1,754	1,741
Farmers & Merchants Bank	7,113	455	1,295	3,862
McKenzie Banking Company	31,261	2,390	5,284	13,149
Carter				
Carter County Bank	53,268	2,849	599	35,817
Citizens Bank	55,297	5,562	500	31,349
Watauga Valley Bank	11,162	1,036	797	6,043
Cheatham				
Ashland City Bank & Trust	31,058	2,049	1,574	19,234
Cheatham State Bank	11,826	2,148		8,371
United Citizens Bank of Cheatham Co.	8,130	681	1,051	5,114

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
329	78,088	23,099	54,989		5,222
446	91,132	18,381	72,751	500	6,989
626	81,778	23,412	58,366	1,200	5,698
64	22,330	5,873	16,457		2,621
188	36,573	7,226	29,347		3,034
25	5,068	948	4,120		564
20	12,422	1,653	10,769		1,829
917	157,491	34,263	123,228		14,359
120	32,603	6,271	26,332		3,425
424	67,115	16,956	50,159		6,908
161	32,424	9,896	22,528		2,958
453	70,402	23,109	47,293		7,819
100	19,486	5,067	14,419		1,513
52	13,214	3,973	9,241		1,322
45	7,064	1,214	5,850		732
275	46,551	10,384	36,167		4,789
	262	262			100
181	56,121	12,307	43,814		5,169
15	24,800	5,212	19,588	400	1,622
51	9,095	1,662	7,433		903
31	4,188	1,264	2,924		322
67	6,519	1,657	4,862		594
21	27,676	5,488	22,188		2,873
290	48,358	13,086	35,272		3,593
318	47,810	12,056	35,754		4,892
56	9,701	1,516	8,185		1,323
182	27,943	6,806	21,137		2,815
97	11,048	1,961	9,087		777
92	7,209	2,088	5,121		773

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Chester				
Chester County Bank	14,156	1,652	242	8,696
First State Bank	42,798	5,277	9,134	13,451
Claiborne				
Citizens Bank	45,188	1,899	6,071	16,357
Claiborne County Bank	33,910	4,169		17,446
Commercial Bank of Claiborne Co.	14,325	1,180	896	8,378
Clay				
Bank of Celina	18,685	1,010	1,841	12,671
Clay County Bank	7,197	524	1,037	4,055
Cocke				
Merchants Planters Bank	44,901	3,484	4,500	17,382
Coffee				
American City Bank & Trust	22,029	3,513	2,693	11,135
Coffee County Bank	10,990	1,685	550	6,540
Peoples Bank & Trust Company	23,765	2,432	1,984	15,013
Crockett				
Bank of Alamo	20,080	3,444	3,059	12,200
Bank of Crockett	22,988	2,200	1,400	14,319
Bank of Friendship	11,854	1,030	1,446	4,415
Bells Banking Company	12,555	1,620	649	7,625
Planters Bank	6,037	949	281	2,568
Cumberland				
Cumberland County Bank	29,007	2,918	1,448	19,315
Peoples Bank of Crossville	11,180	590	750	7,258
Davidson				
Bank of Goodlettsville	69,857	2,871	2,939	47,678
Citizens Savings Bank & Trust Co.	26,588	1,320	4,753	12,309
Commerce Union Bank	1,384,430	158,099	99,881	689,292
Nashville City Bank & Trust Co.	199,610	15,600	7,679	118,726
United American Bank of Nashville	202,299	25,005	12,048	106,105
Decatur				
Citizens State Bank	16,652	829	2,900	10,767
Decatur County Bank	17,354	872	4,282	8,801
Farmers Bank	23,549	1,144	5,524	11,421
Dekalb				
Citizens Bank	20,690	1,221	2,086	10,327
Dekalb County Bank and Trust Co.	24,807	1,235	3,048	13,627
First Central Bank	19,876	1,429	1,273	14,135
Liberty State Bank of Dekalb Co.	12,468	690	100	7,172

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
103	12,734	3,029	9,705		1,141
	37,934	9,827	28,107		3,775
199	39,583	9,360	30,223		4,767
34	29,713	9,195	20,518		3,890
39	12,640	2,583	10,057		1,472
80	17,425	4,071	13,354		1,260
14	6,175	1,087	5,088		879
262	40,842	10,818	30,024		3,542
108	18,720	5,681	13,039		1,360
77	9,496	2,210	7,286		1,325
65	21,278	7,100	14,178		2,237
129	18,548	5,844	12,704		1,532
112	21,617	5,036	16,581		1,371
28	10,648	2,899	7,749	100	916
2	11,671	3,164	8,507		884
	5,360	2,544	2,816		617
214	26,634	7,348	19,286		2,166
32	9,496	1,302	8,194		1,392
405	62,751	10,918	51,833	150	5,152
207	22,071	8,160	13,911		1,775
10,810	986,258	316,605	669,653	15,000	76,361
2,285	170,316	56,808	113,508	2,000	13,101
1,069	157,192	45,964	111,228		11,481
107	15,315	3,539	11,776	200	1,002
84	15,924	3,823	12,101		1,430
15	21,197	4,352	16,845	505	1,355
30	18,528	4,407	14,121		1,728
121	22,208	5,049	17,159		1,758
66	17,574	3,799	13,775		1,614
71	11,500	1,775	9,725		737

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Dickson				
Bank of Dickson	28,645	2,083	3,199	11,641
Farmers and Merchants Bank	6,697	617	155	4,871
Peoples Bank	14,764	847	4,207	4,820
United American Bank in Dickson Co.	8,971	1,641		5,233
Dyer				
Farmers Bank	13,518	1,220	1,822	8,698
First Tennessee Bank	45,577	3,734	5,057	26,621
Security State Bank	24,264	1,664	5,331	11,959
Fayette				
First State Bank of Fayette Co.	15,447	831	2,039	9,318
Moscow Savings Bank	7,530	404	787	4,041
Oakland Deposit Bank	7,245	590	650	4,489
Somerville Bank & Trust Co.	38,158	2,567	1,106	21,688
Fentress				
Fentress County Bank	19,228	2,031	400	12,998
Union Bank	23,419	9,069	1,200	5,124
Franklin				
Farmers Bank & Trust Company	44,023	3,514	3,147	24,972
Franklin County Bank	25,499	1,652	2,857	12,443
Gibson				
Bank of Bradford	14,648	619	5,561	4,898
Bank of Commerce	17,819	1,819	1,001	8,184
Bank of Dyer	10,346	479	2,539	6,167
Bank of Trenton & Trust Company	26,994	1,641	976	15,680
Bank of Yorkville	6,597	314	474	4,958
Citizens State Bank	14,513	766	2,055	8,493
Farmers & Merchants Bank	14,420	536	2,625	8,373
First American Bank of Milan	43,065	4,204	2,948	23,352
Medina Banking Company	11,124	631	3,416	4,461
Merchants State Bank	53,431	6,428	6,164	23,446
Milan Banking Company	32,337	2,357	7,062	10,250
Giles				
Bank of Ardmore	26,400	2,572	1,245	15,917
Bank of Frankewing	8,013	565	1,878	4,779
Union Bank	61,643	4,985	6,615	32,054
Grainger				
Citizens Bank & Trust Company	30,682	2,348	2,304	17,901
Greene				
Andrew Johnson Bank	15,885	2,502	786	9,473
First Tennessee Bank	21,074	1,655	1,897	10,042
Greene County Bank	102,613	7,113	5,068	53,406

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
138	25,619	6,804	18,815		2,682
	6,095	1,505	4,590		602
138	13,473	3,693	9,780		1,245
33	8,062	2,131	5,931		750
84	10,744	2,524	8,220		1,321
277	40,975	7,807	33,168		3,861
141	21,739	4,463	17,276	125	1,846
134	14,079	2,947	11,132		1,117
26	6,831	1,413	5,418		691
31	6,653	1,726	4,927		581
	33,466	7,075	26,391		4,030
148	17,556	5,362	12,194		1,344
100	20,019	5,398	14,621		3,400
234	38,797	9,963	28,834		3,751
130	23,486	6,035	17,451	200	1,720
49	13,426	2,756	10,670		1,197
84	15,487	3,823	11,664		1,139
32	9,660	1,919	7,741		686
83	24,389	6,527	17,862		2,127
39	6,113	1,269	4,844		460
93	13,361	3,621	9,740		895
23	13,155	2,827	10,328		1,229
300	38,820	8,380	30,440	475	3,045
9	10,169	2,165	8,004		955
167	48,470	9,565	38,905		3,615
78	28,546	6,067	22,479		3,109
203	24,659	5,523	19,136		1,741
28	7,332	1,320	6,012		642
333	55,209	12,368	42,841		5,027
144	27,976	8,746	19,230		2,368
75	14,338	3,159	11,179		1,276
131	19,255	4,711	14,544		1,538
369	91,770	25,812	65,958		9,440

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Grundy				
Coalmont Savings Bank	17,076	1,055	100	11,917
First Bank & Trust	12,646	1,114	1,500	7,946
Hamblen				
Bank of Commerce	73,808	4,929	9,266	47,273
First Tennessee Bank	34,677	3,558	1,396	19,548
Hamilton Bank of Morristown	63,712	8,358	1,240	37,269
United Southern Bank of Morristown	18,674	817	2,053	11,226
Hamilton				
City Bank	29,659	1,817	4,648	14,200
Commerce Union	55,567	7,658		32,932
Pioneer Bank	187,504	17,737	19,302	90,222
United Bank of Chattanooga	107,050	14,349	6,550	52,757
Hancock				
Citizens Bank	10,348	545		6,188
Hardeman				
Bank of Bolivar	21,553	1,748	2,098	12,639
Bank of Middleton	13,545	730	800	7,435
Hardeman County Bank	44,657	2,603	1,566	29,216
Merchants Planters Bank	8,004	407	1,649	4,050
Whiteville Savings Bank	11,571	742	5,341	4,222
Hardin				
Citizens Bank	25,548	1,977	3,038	14,210
Hardin County Bank	24,462	1,574	900	14,832
Hawkins				
Citizens Union Bank	91,670	5,053	5,768	46,404
City & County Bank of Hawkins Co.	37,208	3,246	8,947	18,336
United Security Bank	10,616	513	900	6,360
Haywood				
Brownsville Bank	50,949	3,865	2,135	28,223
First State Bank	41,891	4,994	2,043	22,242
Henderson				
Central State Bank	38,567	3,237	3,327	20,109
Farmers State Bank	11,333	504	2,407	5,353
Peoples Bank	7,594	998	4,343	1,350
Henry				
Commercial Bank & Trust Company	82,899	4,525	1,800	37,076
Farmers Bank & Trust Company	7,082	1,116	300	1,795
First Trust & Savings Bank	41,380	7,442		22,896
Security Bank & Trust Company	10,498	570	2,226	6,426

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
152	15,374	3,629	11,745		1,686
40	11,518	2,752	8,766	125	994
500	63,393	15,723	47,670	750	5,946
232	30,159	8,436	21,723		3,074
508	53,580	16,576	37,004	1,000	4,664
15	16,877	3,643	13,234		1,491
101	26,385	8,523	17,862		2,790
330	46,287	14,034	32,253		4,611
1,987	159,949	56,277	103,672		24,320
500	96,329	40,626	55,703		8,647
84	9,355	3,625	5,730		993
81	19,643	6,238	13,405		1,720
28	12,588	2,973	9,615		950
202	38,654	9,819	28,835		3,678
12	7,429	1,411	6,018		573
46	9,782	2,425	7,357		959
160	22,705	6,574	16,131		2,223
166	21,815	5,571	16,244		2,013
315	80,478	21,918	58,560		9,725
215	33,077	5,424	27,653	400	2,034
	9,429	2,129	7,300		811
313	44,132	8,821	35,311		5,826
265	37,438	9,487	27,951		3,628
129	34,062	9,227	24,835		3,727
55	10,146	2,416	7,730		1,183
	7,066	1,825	5,241		517
101	70,391	15,847	54,544		7,340
25	6,482	1,167	5,315		592
123	37,006	9,056	27,950		3,534
53	8,948	1,316	7,632	200	525

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Hickman				
Security Bank & Trust Company	18,428	1,401	3,045	7,380
Houston				
Erin Bank & Trust Company	13,809	1,045	1,000	6,571
Humphreys				
Citizens Bank of Waverly	41,606	4,955	584	27,515
Union Bank	32,487	1,741	1,500	17,750
Jackson				
Citizens Bank	12,148	1,138	1,859	6,266
Jackson County Bank	24,109	1,401	4,049	12,521
Jefferson				
City & County Bank of Jefferson Co.	21,963	1,655		10,916
First Peoples Bank of Jefferson Co.	22,517	1,433	587	14,755
Jefferson County Bank	31,727	1,762	2,600	19,551
Johnson				
Farmers State Bank	30,884	3,922	1,400	13,463
Johnson County Bank	7,721	319	1,799	3,057
Knox				
Bank of Knoxville	137,600	11,190	9,422	72,557
City & County Bank of Knox Co.	93,868	4,828	10,089	57,786
First American Bank of Knoxville	69,659	5,930	3,708	43,245
First Tennessee Bank	126,965	12,760	7,757	74,824
United American Bank	632,671	54,561	55,503	342,239
Valley Fidelity Bank	188,534	12,294	8,000	100,555
Lake				
First State Bank & Trust Company	20,120	1,406	3,109	9,012
Lauderdale				
Bank of Halls	18,918	1,209	4,305	8,057
Bank of Ripley	41,992	3,918	4,464	20,745
Farmers Union Bank	34,819	1,663	2,650	19,346
Gates Banking & Trust Company	11,119	666	2,186	4,599
The Lauderdale County Bank	3,998	478	100	2,206
Lawrence				
American Bank	19,849	919	786	14,343
Bank of Loretto	22,139	376	850	16,039
Commerce Union of Lawrence County	46,047	4,274	1,000	29,044
Lawrence County Bank	23,473	1,500	1,533	16,896
Lewis				
First Citizens Bank of Hohenwald	15,578	694	2,551	7,568
Hohenwald Bank & Trust Company	24,104	1,534	999	16,064

ARTERED BANKS ON DECEMBER 31, 1980

Loan :serve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
245	15,944	3,743	12,201		2,297
82	12,224	4,137	8,087		1,585
116	37,500	9,399	28,101	250	2,863
188	29,239	6,183	23,056	484	1,905
72	10,929	1,856	9,073		979
162	22,393	5,236	17,157		1,692
54	19,140	2,855	16,285		1,607
100	19,765	4,566	15,199		2,154
210	28,577	6,406	22,171		3,150
147	28,497	7,781	20,716		2,387
33	6,664	1,699	4,965		1,050
844	122,965	35,796	87,169		10,496
668	86,331	27,250	59,081	1,000	4,806
717	61,677	23,119	38,558	750	5,235
895	113,977	24,014	89,963		8,295
,766	507,388	157,538	349,850	10,000	32,486
,217	165,117	50,588	114,529		16,676
68	18,490	6,571	11,919	63	1,567
104	16,714	3,218	13,496		1,897
67	36,783	8,141	28,642	300	3,608
154	31,236	6,738	24,498		3,171
37	10,313	2,830	7,483		806
21	3,192	1,067	2,125		756
177	18,582	3,427	15,155		1,267
74	20,500	3,916	16,584		1,639
299	40,715	5,916	34,799		3,688
135	21,280	3,650	17,630		1,653
37	14,511	3,061	11,450		1,051
52	21,981	5,276	16,705		1,695

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Lincoln				
Lincoln County Bank	30,266	4,117	2,267	19,284
The Peoples Bank of Elk Valley	21,559	1,170	2,594	14,363
Loudon				
Bank of Loudon County	34,581	4,421	3,110	18,217
Merchants and Farmers Bank	13,562	1,150	1,100	7,082
McMinn				
Bank of Niota	7,797	796	800	3,322
Riceville Bank	13,254	1,258	902	8,032
Southern United Bank of McMinn Co.	17,115	2,423	475	9,916
The Liberty Bank of Tennessee	30,417	2,710	2,746	21,043
McNairy				
Bank of Adamsville	13,997	1,052	398	8,807
Farmers and Merchants Bank	11,482	1,354		5,187
Home Banking Company	4,871	342	1,231	2,385
Selmer Bank and Trust	32,879	1,835	3,054	18,585
Macon				
Citizens Bank	34,209	1,841	3,749	19,475
Macon Bank & Trust Company	45,479	5,944	4,749	23,588
Madison				
First Tennessee Bank	34,125	2,143	1,853	20,137
Marion				
Citizens State Bank	13,138	851	1,106	8,530
First Bank of Marion County	33,225	2,663	1,600	20,015
Marion Trust and Banking Company	30,785	2,603	1,625	19,585
Marshall				
Bank of Belfast	4,017	184	249	2,420
Farmers Bank	10,022	659	1,150	7,323
First State Bank	7,934	2,696	419	1,951
Peoples and Union Bank	46,040	2,323	6,519	20,549
Maury				
Middle Tennessee Bank	79,989	5,277	14,414	32,594
The First Bank of Maury County	24,742	3,242	400	13,469
Meigs				
Meigs County Bank	15,658	1,238	850	9,758
Monroe				
Bank of Madisonville	43,272	2,463	2,077	22,440
City & County Bank of Monroe County	19,206	1,262	945	13,995
Sweetwater Valley Bank	49,619	2,275	2,982	27,238

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
108	27,750	8,021	19,729		2,160
44	19,843	4,495	15,348		1,678
171	31,431	6,825	24,606		2,600
77	12,202	2,817	9,385		1,140
31	7,220	2,472	4,748		577
18	12,447	3,218	9,229		674
18	15,532	3,111	12,421		1,278
	27,669	7,862	19,807	500	1,755
86	13,153	4,018	9,135		844
162	10,471	3,820	6,651		996
9	4,367	1,046	3,321		484
222	29,554	7,501	22,053		2,834
239	30,647	7,418	23,229		3,101
244	39,966	10,122	29,844		3,597
219	30,572	5,895	24,677	200	2,389
71	11,874	2,417	9,457		1,147
190	29,499	7,872	21,627		2,866
43	26,980	5,595	21,385		2,861
25	3,583	732	2,851		425
98	9,116	1,905	7,211		891
3	6,804	2,314	4,490		1,123
233	40,488	8,180	32,308		3,143
381	72,576	16,642	55,934		5,751
102	22,486	4,955	17,531		2,256
31	14,143	3,955	10,188		1,284
66	37,912	8,007	29,905		4,235
72	17,160	3,406	13,754	200	1,212
167	43,752	11,124	32,628		4,346

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Montgomery				
Bank of Clarksville	14,772	1,198	198	11,050
First Trust and Savings Bank	81,221	7,678	3,955	43,658
Northern Bank of Tennessee	99,737	5,915	5,778	58,097
Moore				
Farmers Bank	25,505	1,497	2,140	12,448
Morgan				
Citizens Bank & Trust Company	17,295	4,137	2,800	7,088
Peoples Bank & Trust Company	14,028	1,463	1,388	8,444
Obion				
Bank of Obion County	13,528	575	1,092	7,505
Bank of Troy	18,019	930	2,633	12,620
Commercial Bank	12,570	803	999	6,236
Farmers Bank	9,065	488	1,084	6,565
First American Bank of Obion Co.	51,758	3,638	2,816	30,317
First State Bank	17,513	954	3,974	8,958
Reelfoot Bank	17,866	1,769	1,593	12,815
Overton				
Union Bank & Trust Company	61,257	3,359	4,677	36,038
Perry				
Bank of Perry County	11,440	2,516	1,599	6,795
First State Bank	17,926	1,321	1,252	11,404
Pickett				
Peoples Bank & Trust Company	6,487	395	593	4,453
Pickett County Bank & Trust Company	15,064	782	2,206	7,528
Polk				
Benton Banking Company	11,075	849	409	8,021
Ducktown Banking Company	28,133	1,487	2,705	16,215
Peoples Bank of Polk County	3,595	360	710	2,128
Putnam				
American Bank & Trust Company	47,549	4,201	4,667	30,035
Bank of Putnam County	43,132	2,327	4,078	23,046
Citizens Bank	90,220	4,049	4,447	58,277
Rhea				
Dayton Bank & Trust Company	58,437	3,315	3,118	40,616
Liberty Bank of Tennessee	15,550	1,471	1,612	8,781
Roane				
Bank of Roane County	86,659	4,807	6,515	56,054
City & County Bank of Roane Co.	31,881	1,858	4,763	16,936

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
75	12,649	2,074	10,575		1,601
451	73,564	17,920	55,644	445	5,297
598	89,352	23,779	65,573		8,253
75	22,402	5,158	17,244		2,767
80	15,874	3,777	12,097		1,421
50	12,965	2,632	10,333	75	988
79	12,239	2,066	10,173		908
35	16,471	3,211	13,260	300	1,248
31	11,413	3,157	8,256		1,126
59	8,060	2,323	5,737		705
337	46,850	12,741	34,109		4,183
48	16,160	3,970	12,190		1,337
74	16,310	5,058	11,252	200	1,356
565	54,379	11,027	43,352		5,568
50	10,552	2,253	8,299		888
114	16,422	3,902	12,520		1,492
33	5,735	1,314	4,421		583
102	13,492	2,746	10,746		1,572
71	10,122	4,020	6,102		895
217	25,955	4,036	21,919		1,796
60	3,153	759	2,394		346
329	43,463	8,280	35,183		2,939
217	38,913	8,117	30,796		3,531
510	80,200	14,610	65,590		7,440
311	50,398	12,626	37,772		4,978
11	14,046	3,085	10,961	200	1,001
417	74,959	16,188	58,771		6,279
137	29,128	6,329	22,799		2,067

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Robertson				
Bank of Orlinda	3,825	261	680	1,469
Robertson State Bank	9,275	642	51	5,414
Rutherford				
Bank of Eagleville	10,121	781	1,905	4,873
Citizens Central Bank	31,822	4,720	1,648	16,338
Commerce Union of Rutherford Co.	86,829	9,312	1,000	47,681
Murfreesboro Bank & Trust Co.	130,128	11,943	7,027	73,714
Scott				
First Trust and Savings Bank	32,578	1,778	2,700	21,113
Oneida Bank & Trust Company	5,208	1,236		2,792
Sequatchie				
Citizens Bank of Dunlap	7,774	727	1,605	4,661
Sequatchie County Bank	17,714	1,126	2,103	9,272
Sevier				
Bank of Sevierville	55,200	4,705	5,436	32,683
Sevier County Bank	47,063	9,398	4,894	19,521
Tennessee State Bank	25,343	2,624	500	13,816
Shelby				
Bank of Bartlett	5,834	830	990	2,596
Bank of Germantown	39,897	2,851	1,311	23,407
Barretville Bank & Trust Company	106,591	20,635	2,548	41,027
Citizens Bank	7,795	1,457		1,791
Commerce Union of Memphis	108,409	21,716	2,265	58,584
Commercial & Industrial	220,288	21,302	4,650	139,858
Memphis Bank and Trust Co.	281,886	41,581	13,891	126,238
Tri-State Bank of Memphis	30,723	1,760	9,257	13,261
United American Bank in Memphis	120,043	11,405	5,604	82,404
Smith				
Citizens Bank	64,817	2,664	3,788	29,028
Smith County Bank	34,326	1,317	902	23,597
Stewart				
Citizens Cumberland City Bank	7,646	521	743	4,635
Dover-Peoples Bank	19,622	1,127	1,704	11,271
Farmers and Merchants Bank	6,005	776	697	3,540
Farmers Bank and Trust Company	5,405	480	801	3,374
Sullivan				
Bank of Tennessee	20,029	3,699	600	10,075
Citizens Fidelity Bank	17,108	398	2,890	9,735
Tri City Bank and Trust Company	92,396	9,349	7,667	50,591

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
18	3,468	1,477	1,991		357
4	8,138	2,278	5,860		938
52	8,901	2,912	5,989	250	712
40	26,772	8,295	18,477		2,270
483	76,373	17,588	58,785	2,000	6,112
701	112,290	30,849	81,441		10,533
201	29,056	5,853	23,203		3,149
15	4,722	1,182	3,540		477
55	6,834	1,680	5,154		681
150	15,264	3,611	11,653		2,152
405	48,542	12,306	36,236		5,503
5	42,375	9,981	32,394		4,078
124	23,024	7,055	15,969		2,068
24	4,745	1,163	3,582		1,003
110	35,284	9,759	25,525		2,850
100	93,137	26,113	67,024		11,618
	7,415	1,956	5,459		380
592	91,634	31,557	60,077	250	6,613
1,584	195,492	58,390	137,102	4,000	11,880
1,500	236,474	52,210	184,264	2,325	15,784
99	27,777	10,044	17,733	191	2,269
625	101,230	31,709	69,521	1,000	7,234
376	55,521	11,122	44,399		7,934
294	30,689	5,433	25,256		2,734
39	7,033	1,474	5,559		613
30	17,690	3,100	14,590		1,841
8	5,553	1,167	4,386		452
27	5,008	1,042	3,966		393
40	17,862	5,831	12,031		1,836
29	14,583	2,167	12,416		2,213
225	84,698	22,999	61,699	1,250	5,028

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Sumner				
Bank of Gallatin	40,986	3,815	1,298	26,464
Bank of Hendersonville	22,670	1,316	2,755	7,621
Bank of Portland	14,641	1,443	550	8,430
Commerce Union of Sumner County	46,871	6,215	500	26,662
Farmers and Merchants Bank	5,840	581		3,935
Farmers Bank	33,512	2,215	2,768	17,843
First Tennessee Bank	26,243	3,005	1,395	12,727
The Citizens Bank of Hendersonville	27,057	2,401	4,301	6,945
Tipton				
Bank of Mason	3,278	465	545	1,183
Brighton Savings Bank	6,157	335	1,244	3,257
First State Bank	43,825	1,686	770	27,430
Munford Union Bank	15,731	810	2,186	6,997
Tipton County Bank	100,283	9,583	6,998	52,309
Union Savings Bank	25,227	2,034	2,388	14,710
Trousdale				
Bank of Hartsville	14,840	805	997	8,482
Citizens Bank	16,853	1,272	963	9,704
Unicoi				
First Security Bank	16,155	1,735	1,299	10,123
Union				
City & County Bank of Union County	33,880	1,892	4,808	19,355
First State Bank	7,637	1,495	600	3,299
Van Buren				
Citizens Bank	6,188	576	995	3,647
Warren				
Citizens State Bank	13,174	728		9,142
City Bank and Trust Company	81,393	4,110	8,431	44,976
Warren County Bank	20,236	1,344	2,019	14,411
Washington				
Farmers and Merchants Bank	4,665	986		2,363
First Tennessee Bank & Trust Co.	84,183	6,913	4,254	48,536
Hamilton Bank of Johnson City	118,561	10,043	17,377	66,335
Mountain Empire Bank	40,500	3,096	1,500	19,257
United American Bank of Washington	138,433	10,756	12,077	80,027
Wayne				
Bank of Waynesboro	22,662	1,763	3,030	10,738
Peoples Bank	18,412	1,444	403	13,179
Wayne County Bank	18,909	883	1,742	13,415

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
300	37,463	11,022	26,441		2,575
180	20,384	4,242	16,142	500	1,325
121	12,674	2,700	9,974		1,967
272	42,485	8,767	33,718		3,252
	5,266	1,764	3,502		574
263	30,248	7,630	22,618		2,566
149	23,809	5,204	18,605		1,967
82	25,365	5,577	19,788	300	1,392
10	2,931	1,209	1,722		347
	5,461	1,298	4,163		599
311	39,772	10,759	29,013	200	3,040
	14,442	4,036	10,406		1,247
574	91,103	20,954	70,149		7,551
174	22,323	5,628	16,695		2,155
43	13,727	3,857	9,870		1,113
110	15,327	5,488	9,839		1,526
61	14,526	3,346	11,180		1,098
198	28,934	5,025	23,909		2,256
40	6,756	1,029	5,727		804
45	5,485	1,425	4,060		675
81	11,548	2,260	9,288	250	1,094
511	73,850	14,950	58,900		5,449
149	18,936	2,972	15,964		969
25	4,297	2,242	2,055		368
531	75,039	21,550	53,489	500	5,610
680	103,968	31,135	72,833		9,759
198	34,881	10,378	24,503		3,851
536	121,837	26,207	95,630	700	9,512
114	20,397	5,304	15,093		2,265
153	16,614	5,861	10,753		1,719
169	17,049	4,046	13,003		1,821

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Weakley				
Bank of Gleason	18,219	994	2,273	10,229
Bank of Sharon	19,590	1,042	5,700	6,518
City State Bank	28,171	1,259	4,398	16,238
Dukedom Bank	4,591	1,275	651	1,669
Greenfield Banking Company	18,347	1,052	1,567	8,703
Martin Bank	43,084	1,561	2,141	30,185
Weakley County Bank	21,917	1,188	2,100	13,167
White				
White County Bank	13,162	391		10,285
Williamson				
Bank of College Grove	22,938	5,113	899	11,579
Liberty Bank of Brentwood	15,477	1,754	1,477	9,432
Williamson County Bank	106,541	5,085	5,112	62,405
Wilson				
First Southern Bank	24,122	1,986	953	17,162
Lebanon Bank	66,428	4,814	2,307	35,531
Peoples Bank	33,363	3,756	2,520	20,239
STATE BANK TOTALS	12,209,651	1,089,000	956,344	6,652,674

GLOSSARY OF TERMS

Column Title	Call Report Line Number
Total Assets	16
Cash & Due	1
Oblig. of US Agencies	3
Loans and Discounts	9a
Loan Reserve	9b
Total Deposits	24
Demand Deposits	24a(1)
Time Deposits	24a(2)
Sub Notes & Debts	31
Equity Capital	37

CHARTERED BANKS ON DECEMBER 31, 1980

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
158	16,912	3,363	13,549		1,305
45	17,923	3,596	14,327		1,665
174	25,120	5,827	19,293		2,322
16	4,163	1,421	2,742		426
98	16,645	3,650	12,995		1,405
300	38,958	4,819	34,139		3,444
129	20,264	4,512	15,752		1,653
56	11,588	1,872	9,716		1,140
91	17,735	4,043	13,692		2,119
64	13,655	3,914	9,741		1,516
551	93,886	19,866	74,020	500	8,655
91	21,395	5,010	16,385		2,316
243	60,038	14,319	45,719		4,687
143	30,722	7,420	23,302		1,846
67,207	10,516,557	2,764,959	7,751,598	52,513	917,085

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Anderson			
Bank of Oak Ridge	64.3	70.4	6.1
City & County Bank of Anderson Co.	57.3	79.8	7.3
First American Bank of Anderson Co.	54.1	71.4	7.7
Bedford			
Bedford County Bank	45.9	73.7	10.3
Benton			
Bank of Camden	59.9	80.2	7.5
Bledsoe			
Bledsoe County Bank	55.3	81.3	10.0
Blount			
Alcoa Banking Company	90.9	86.7	12.6
Bank of Maryville	67.8	78.2	7.9
Citizens Bank of Blount County	46.6	80.8	9.4
Bradley			
Cleveland Bank & Trust Company	57.9	74.7	9.2
First Citizens Bank of Cleveland	69.9	69.5	8.0
Merchants Bank	59.7	67.2	9.8
Campbell			
First State Bank	46.4	74.0	7.1
Union Bank	36.9	69.9	9.1
Cannon			
Bank of Cannon County	77.4	82.8	9.2
Bank of Commerce	76.0	77.7	9.2
Meltons Bank	14.5		27.6
Carroll			
Bank of Huntingdon	63.0	78.1	8.2
Bank of McLemoresville	65.6	79.0	7.4
Carroll County Bank	77.0	81.7	9.0
Citizens Bank and Trust Company	41.6	69.8	7.1
Farmers and Merchants Bank	59.2	74.6	8.4
McKenzie Banking Company	47.5	80.2	9.2
Carter			
Carter County Bank	74.1	72.9	6.7
Citizens Bank	65.6	74.8	8.8
Watauga Valley Bank	62.3	84.4	11.9
Cheatham			
Ashland City Bank & Trust	68.8	75.6	9.1

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Cheatham (Continued)			
Cheatham State Bank	75.8	82.3	6.6
United Citizens Bank of Cheatham Co.	70.9	71.0	9.5
Chester			
Chester County Bank	68.3	76.2	8.1
First State Bank	35.5	74.1	8.8
Claiborne			
Citizens Bank	41.3	76.4	10.5
Claiborne County Bank	58.7	69.1	11.5
Commercial Bank of Claiborne Co.	66.3	79.6	10.3
Clay			
Bank of Celina	72.7	76.6	6.7
Clay County Bank	65.7	82.4	12.2
Cocke			
Merchants Planters Bank	42.6	73.5	7.9
Coffee			
American City Bank and Trust	59.5	69.7	6.2
Coffee County Bank	68.9	76.7	12.1
Peoples Bank and Trust Company	70.6	66.6	9.4
Crockett			
Bank of Alamo	65.8	68.5	7.6
Bank of Crockett	66.2	76.7	6.0
Bank of Friendship	41.5	72.8	8.6
Bells Banking Company	65.3	72.9	7.0
Planters Bank	47.9	52.5	10.2
Cumberland			
Cumberland County Bank	72.5	72.4	7.5
Peoples Bank of Crossville	76.4	86.3	12.5
Davidson			
Bank of Goodlettsville	76.0	82.6	7.6
Citizens Savings Bank & Trust Co.	55.8	63.0	6.7
Commerce Union Bank	69.9	67.9	6.6
Nashville City Bank and Trust Co.	69.7	66.6	7.6
United American Bank of Nashville	67.5	70.8	5.7
Decatur			
Citizens State Bank	70.3	76.9	7.2
Decatur County Bank	55.3	76.0	8.2
Farmers Bank	53.9	79.5	7.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Dekalb			
Citizens Bank	55.7	76.2	8.4
Dekalb County Bank & Trust Co.	61.4	77.3	7.1
First Central Bank	80.4	78.4	8.1
Liberty State Bank of Dekalb Co.	62.4	84.6	5.9
Dickson			
Bank of Dickson	45.4	73.4	9.4
Farmers and Merchants Bank	79.9	75.3	9.0
Peoples Bank	35.8	72.6	8.4
United American Bank in Dickson Co.	64.9	73.6	8.4
Dyer			
Farmers Bank	81.0	76.5	9.8
First Tennessee Bank	65.0	80.9	8.5
Security State Bank	55.0	79.5	8.1
Fayette			
First State Bank of Fayette County	66.2	79.1	7.2
Moscow Savings Bank	59.2	79.3	9.2
Oakland Deposit Bank	67.5	74.1	8.0
Somerville Bank and Trust Company	64.8	78.9	10.6
Fentress			
Fentress County Bank	74.0	69.5	7.0
Union Bank	25.6	73.0	14.5
Franklin			
Farmers Bank & Trust Company	64.4	74.3	8.5
Franklin County Bank	53.0	74.3	7.5
Gibson			
Bank of Bradford	36.5	79.5	8.2
Bank of Commerce	52.8	75.3	6.4
Bank of Dyer	63.8	80.1	6.6
Bank of Trenton and Trust Company	64.3	73.2	7.9
Bank of Yorkville	81.1	79.2	7.0
Citizens State Bank	63.6	72.9	6.2
Farmers and Merchants Bank	63.6	78.5	8.5
First American Bank of Milan	60.2	78.4	8.2
Medina Banking Company	43.9	78.7	8.6
Merchants State Bank	48.4	80.3	6.8
Milan Banking Company	35.9	78.7	9.6
Giles			
Bank of Ardmore	64.5	77.6	6.6
Bank of Frankewing	65.2	82.0	8.0
Union Bank	58.1	77.6	8.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Grainger			
Citizens Bank & Trust Company	64.0	68.7	7.7
Greene			
Andrew Johnson Bank	66.1	78.0	8.0
First Tennessee Bank	52.2	75.5	7.3
Greene County Bank	58.2	71.9	9.2
Grundy			
Coalmont Savings Bank	77.5	76.4	9.9
First Bank & Trust	69.0	76.1	8.8
Hamblen			
Bank of Commerce	74.6	75.2	9.1
First Tennessee Bank	64.8	72.0	8.9
Hamilton Bank of Morristown	69.6	69.1	8.9
United Southern Bank of Morristown	66.5	78.4	8.0
Hamilton			
City Bank	53.8	67.7	9.4
Commerce Union	71.1	69.7	8.3
Pioneer Bank	56.4	64.8	13.0
United Bank of Chattanooga	54.8	57.8	8.1
Hancock			
Citizens Bank	66.1	61.3	9.6
Hardeman			
Bank of Bolivar	64.3	68.2	8.0
Bank of Middleton	59.1	76.4	7.0
Hardeman County Bank	75.6	74.6	8.2
Merchants Planters Bank	54.5	81.0	7.2
Whiteville Savings Bank	43.2	75.2	8.3
Hardin			
Citizens Bank	62.6	71.0	8.7
Hardin County Bank	68.0	74.5	8.2
Hawkins			
Citizens Union Bank	57.7	72.8	10.6
City & County Bank of Hawkins Co.	55.4	83.6	6.5
United Security Bank	67.5	77.4	7.6
Haywood			
Brownsville Bank	64.0	80.0	11.4
First State Bank	59.4	74.7	8.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Henderson			
Central State Bank	59.0	72.9	9.7
Farmers State Bank	52.8	76.2	10.4
Peoples Bank	19.1	74.2	6.8
Henry			
Commercial Bank & Trust Company	52.7	77.5	8.9
Farmers Bank & Trust Company	27.7	82.0	8.4
First Trust & Savings Bank	61.9	75.5	8.5
Security Bank & Trust Company	71.8	85.3	6.9
Hickman			
Security Bank & Trust Company	46.3	76.5	12.5
Houston			
Erin Bank & Trust Company	53.8	66.2	11.5
Humphreys			
Citizens Bank of Waverly	73.4	74.9	7.5
Union Bank	60.7	78.9	7.4
Jackson			
Citizens Bank	57.3	83.0	8.1
Jackson County Bank	55.9	76.6	7.0
Jefferson			
City & County Bank of Jefferson Co.	57.0	85.1	7.3
First Peoples Bank of Jefferson Co.	74.7	76.9	9.6
Jefferson County Bank	68.4	77.6	9.9
Johnson			
Farmers State Bank	47.2	72.7	7.7
Johnson County Bank	45.9	74.5	13.6
Knox			
Bank of Knoxville	59.0	70.9	7.6
City and County Bank of Knox Co.	66.9	68.4	6.2
First American Bank of Knoxville	70.1	62.5	8.6
First Tennessee Bank	65.6	78.9	6.5
United American Bank	67.5	69.0	6.7
Valley Fidelity Bank	60.9	69.4	8.8
Lake			
First State Bank & Trust Company	48.7	64.5	8.1
Lauderdale			
Bank of Halls	48.2	80.7	10.0
Bank of Ripley	56.4	77.9	9.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Lauderdale (Continued)			
Farmers Union Bank	61.9	78.4	9.1
Gates Banking and Trust Company	44.6	72.6	7.2
The Lauderdale County Bank	69.1	66.6	18.9
Lawrence			
American Bank	77.2	81.6	6.4
Bank of Loretto	78.2	80.9	7.4
Commerce Union of Lawrence County	71.3	85.5	8.0
Lawrence County Bank	79.4	82.8	7.0
Lewis			
First Citizens Bank of Hohenwald	52.2	78.9	6.7
Hohenwald Bank & Trust Company	73.1	76.0	7.0
Lincoln			
Lincoln County Bank	69.5	71.1	7.1
The Peoples Bank of Elk Valley	72.4	77.3	7.8
Loudon			
Bank of Loudon County	58.0	78.3	7.5
Merchants and Farmers Bank	58.0	76.9	8.4
McMinn			
Bank of Niota	46.0	65.8	7.4
Riceville Bank	64.5	74.1	5.1
Southern United Bank of McMinn Co.	63.8	80.0	7.5
The Liberty Bank of Tennessee	76.1	71.6	7.4
McNairy			
Bank of Adamsville	67.0	69.5	6.0
Farmers and Merchants Bank	49.5	63.5	8.7
Home Banking Company	54.6	76.0	9.9
Selmer Bank and Trust	62.9	74.6	8.6
Macon			
Citizens Bank	63.5	75.8	9.1
Macon Bank and Trust Company	59.0	74.7	7.9
Madison			
First Tennessee Bank	65.9	80.7	7.6
Marion			
Citizens State Bank	71.8	79.6	8.7
First Bank of Marion County	67.8	73.3	8.6
Marion Trust and Banking Company	72.6	79.3	9.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Marshall			
Bank of Belfast	67.5	79.6	10.6
Farmers Bank	80.3	79.1	8.9
First State Bank	28.7	66.0	14.2
Peoples and Union Bank	50.8	79.8	6.8
Maury			
Middle Tennessee Bank	44.9	77.1	7.2
The First Bank of Maury County	59.9	78.0	9.1
Meigs			
Meigs County Bank	69.0	72.0	8.2
Monroe			
Bank of Madisonville	59.2	78.9	9.8
City & County Bank of Monroe Co.	81.6	80.2	7.4
Sweetwater Valley Bank	62.3	74.6	8.8
Montgomery			
Bank of Clarksville	87.4	83.6	10.8
First Trust and Savings Bank	59.3	75.6	7.1
Northern Bank of Tennessee	65.0	73.4	8.3
Moore			
Farmers Bank	55.6	77.0	10.8
Morgan			
Citizens Bank and Trust Company	44.7	76.2	8.2
Peoples Bank and Trust Company	65.1	79.7	7.6
Obion			
Bank of Obion County	61.3	83.1	6.7
Bank of Troy	76.6	80.5	8.6
Commercial Bank	54.6	72.3	9.0
Farmers Bank	81.5	71.2	7.8
First American Bank of Obion Co.	64.7	72.8	8.1
First State Bank	55.4	75.4	7.6
Reelfoot Bank	78.6	69.0	8.7
Overton			
Union Bank & Trust Company	66.3	79.7	9.1
Perry			
Bank of Perry County	64.4	78.6	7.8
First State Bank	69.4	76.2	8.3
Pickett			
Peoples Bank & Trust Company	77.6	77.1	9.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Pickett (Continued)			
Pickett County Bank & Trust Co.	55.8	79.6	10.4
Polk			
Benton Banking Company	79.2	60.3	8.1
Ducktown Banking Company	62.5	84.5	6.4
Peoples Bank of Polk County	67.5	75.9	9.6
Putnam			
American Bank & Trust Company	69.1	80.9	6.2
Bank of Putnam County	59.2	79.1	8.2
Citizens Bank	72.7	81.8	8.2
Rhea			
Dayton Bank & Trust Company	80.6	74.9	8.5
Liberty Bank of Tennessee	62.5	78.0	7.7
Roane			
Bank of Roane County	74.8	78.4	7.2
City & County Bank of Roane Co.	58.1	78.3	6.5
Robertson			
Bank of Orlinda	42.4	57.4	9.3
Robertson State Bank	66.5	72.0	10.1
Rutherford			
Bank of Eagleville	54.7	67.3	9.5
Citizens Central Bank	61.0	69.0	7.1
Commerce Union of Rutherford Co.	62.4	77.0	9.3
Murfreesboro Bank & Trust Co.	65.6	72.5	8.1
Scott			
First Trust & Savings Bank	72.7	79.9	9.7
Oneida Bank & Trust Company	59.1	75.0	9.2
Sequatchie			
Citizens Bank of Dunlap	68.2	75.4	8.8
Sequatchie County Bank	60.7	76.3	12.1
Sevier			
Bank of Sevierville	67.3	74.6	10.0
Sevier County Bank	46.1	76.4	8.7
Tennessee State Bank	60.0	69.4	8.2
Shelby			
Bank of Bartlett	54.7	75.5	17.2
Bank of Germantown	66.3	72.3	7.1
Barretville Bank & Trust Company	44.1	72.0	10.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Shelby (Continued)			
Citizens Bank	24.2	73.6	4.9
Commerce Union of Memphis	63.9	65.6	6.3
Commercial and Industrial	71.5	70.1	7.2
Memphis Bank & Trust Company	53.4	77.9	6.4
Tri-State Bank of Memphis	47.7	63.8	8.0
United American Bank in Memphis	81.4	68.7	6.9
Smith			
Citizens Bank	52.3	80.0	12.2
Smith County Bank	76.9	82.3	8.0
Stewart			
Citizens Cumberland City Bank	65.9	79.0	8.0
Dover-Peoples Bank	63.7	82.5	9.4
Farmers and Merchants Bank	63.7	79.0	7.5
Farmers Bank and Trust Company	67.4	79.2	7.3
Sullivan			
Bank of Tennessee	56.4	67.4	9.2
Citizens Fidelity Bank	66.8	85.1	12.9
Tri City Bank and Trust Company	59.7	72.8	6.8
Sumner			
Bank of Gallatin	70.6	70.6	6.3
Bank of Hendersonville	37.4	79.2	8.1
Bank of Portland	66.5	78.7	13.4
Commerce Union of Sumner County	62.8	79.4	6.9
Farmers and Merchants Bank	74.7	66.5	9.8
Farmers Bank	59.0	74.8	7.7
First Tennessee Bank	53.5	78.1	7.5
The Citizens Bank of Hendersonville	27.4	78.0	6.3
Tipton			
Bank of Mason	40.4	58.8	10.6
Brighton Savings Bank	59.6	76.2	9.7
First State Bank	69.0	72.9	7.4
Munford Union Bank	48.4	72.1	7.9
Tipton County Bank	57.4	77.0	7.5
Union Savings Bank	65.9	74.8	8.5
Trousdale			
Bank of Hartsville	61.8	71.9	7.5
Citizens Bank	63.3	64.2	9.1
Unicoi			
First Security Bank	69.7	77.0	6.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1980

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Union			
City & County Bank of Union Co.	66.9	82.6	6.7
First State Bank	48.8	84.8	10.5
Van Buren			
Citizens Bank	66.5	74.0	10.9
Warren			
Citizens State Bank	79.2	80.4	10.2
City Bank & Trust Company	60.9	79.8	6.7
Warren County Bank	76.1	84.3	4.8
Washington			
Farmers and Merchants Bank	55.0	47.8	7.9
First Tennessee Bank & Trust Co.	64.7	71.3	7.3
Hamilton Bank of Johnson City	63.8	70.1	8.2
Mountain Empire Bank	55.2	70.2	9.5
United American of Washington Co.	65.7	78.5	7.4
Wayne			
Bank of Waynesboro	52.6	74.0	10.0
Peoples Bank	79.3	64.7	9.3
Wayne County Bank	78.7	76.3	9.6
Weakley			
Bank of Gleason	60.5	80.1	7.2
Bank of Sharon	36.4	79.9	8.5
City State Bank	64.6	76.8	8.2
Dukedom Bank	40.1	65.9	9.3
Greenefield Banking Company	52.3	78.1	7.7
Martin Bank	77.5	87.6	8.0
Weakley County Bank	65.0	77.7	7.5
White			
White County Bank	88.8	83.8	8.7
Williamson			
Bank of College Grove	65.3	77.2	9.2
Liberty Bank of Brentwood	69.1	71.3	9.8
Williamson County Bank	66.5	78.8	8.6
Wilson			
First Southern Bank	80.2	76.6	9.6
Lebanon Bank	59.2	76.2	7.1
Peoples Bank	65.9	75.8	5.5
STATE BANK AVERAGE	**63.3**	**73.7**	**7.9**

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1980

(In Thousands)

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
Commerce Union Bank	Nashville	1,384,430	1	1
United American Bank	Knoxville	632,671	2	2
Memphis Bank and Trust Co.	Memphis	281,886	3	3
Commercial and Industrial	Memphis	220,288	4	4
United American Bank of Nashville	Nashville	202,299	5	6
Nashville City Bank & Trust Co.	Nashville	199,610	6	5
Valley Fidelity Bank	Knoxville	188,534	7	7
Pioneer Bank	Chattanooga	187,504	8	8
Bank of Maryville	Maryville	180,918	9	9
United American Bank of Washington County	Johnson City	138,433	10	13
Bank of Knoxville	Knoxville	137,600	11	10
Murfreesboro Bank & Trust	Murfreesboro	130,128	12	14
First Tennessee Bank	Knoxville	126,965	13	15
United American Bank in Memphis	Memphis	120,043	14	11
Hamilton Bank of Johnson City	Johnson City	118,561	15	12
Commerce Union of Memphis	Memphis	108,409	16	18
United Bank of Chattanooga	Chattanooga	107,050	17	21
Barretville Bank and Trust	Millington	106,591	18	16
Williamson County Bank	Franklin	106,541	19	17
City & County Bank of Anderson Co.	Lake City	102,723	20	**
Greene County Bank	Greeneville	102,613	21	23
Tipton County Bank	Covington	100,283	22	24
Northern Bank of Tennessee	Clarksville	99,737	23	20
City & County Bank of Knox Co.	Knoxville	93,868	24	30
Tri City Bank and Trust Co.	Blountville	92,396	25	19
Citizens Union Bank	Rogersville	91,670	26	25
Citizens Bank	Cookeville	90,220	27	27
First American Bank of Anderson County	Clinton	89,928	28	26
Commerce Union of Rutherford County	Murfreesboro	86,829	29	29
Bank of Roane County	Harriman	86,659	30	22
Bank of Oak Ridge	Oak Ridge	85,608	31	28
First Tennessee Bank and Trust	Jonesboro	84,183	32	31
Commercial Bank and Trust	Paris	82,899	33	33
City Bank and Trust Company	McMinnville	81,393	34	36
First Trust and Savings Bank	Clarksville	81,221	35	32
Middle Tennessee Bank	Columbia	79,989	36	34
Merchants Bank	Cleveland	79,825	37	37
Cleveland Bank and Trust	Cleveland	75,140	38	39
Bank of Commerce	Morristown	73,808	39	35
Bank of Goodlettsville	Goodlettsville	69,857	40	40
First American Bank of Knoxville	Knoxville	69,659	41	38
Lebanon Bank	Lebanon	66,428	42	45
Citizens Bank	Carthage	64,817	43	41

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
Hamilton Bank of Morristown	Morristown	63,712	44	43
Bank of Huntingdon	Huntingdon	62,665	45	46
Union Bank	Pulaski	61,643	46	44
Union Bank and Trust	Livingston	61,257	47	48
Dayton Bank & Trust	Dayton	58,437	48	42
Commerce Union	Chattanooga	55,567	49	47
Citizens Bank	Elizabethton	55,297	50	53
Bank of Sevierville	Sevierville	55,200	51	51
Merchants State Bank	Humboldt	53,431	52	55
Carter County Bank	Elizabethton	53,268	53	49
Bank of Commerce	Woodbury	52,194	54	58
First American Bank of Obion County	Union City	51,758	55	50
Brownsville Bank	Brownsville	50,949	56	52
Sweetwater Valley Bank	Sweetwater	49,619	57	57
American Bank & Trust	Cookeville	47,549	58	74
Sevier County Bank	Sevierville	47,063	59	63
Commerce Union of Sumner County	Gallatin	46,871	60	54
Commerce Union of Lawrence County	Lawrenceburg	46,047	61	59
Peoples and Union Bank	Lewisburg	46,040	62	61
First Tennesse Bank	Dyersburg	45,577	63	56
Macon Bank & Trust Company	Red Boiling Springs	45,479	64	66
Citizens Bank	New Tazewell	45,188	65	65
Merchants Planters Bank	Newport	44,901	66	60
Hardeman County Bank	Bolivar	44,657	67	77
Farmers Bank & Trust	Winchester	44,023	68	68
First State Bank	Covington	43,825	69	71
Bank of Madisonville	Madisonville	43,272	70	67
Bank of Putnam County	Cookeville	43,132	71	64
Martin Bank	Martin	43,084	72	62
First American Bank of Milan	Milan	43,065	73	80
First State Bank	Henderson	42,798	74	76
Bank of Ripley	Ripley	41,992	75	79
First State Bank	Brownsville	41,891	76	72
Citizens Bank of Waverly	Waverly	41,606	77	82
First Trust & Savings Bank	Paris	41,380	78	75
Bank of Gallatin	Gallatin	40,986	79	69
Mountain Empire Bank	Johnson City	40,500	80	86
Bank of Camden	Camden	40,397	81	81
Bank of Germantown	Germantown	39,897	82	85
Central State Bank	Lexington	38,567	83	83
Somerville Bank & Trust Company	Somerville	38,158	84	78
City & County Bank of Hawkins County	Rogersville	37,208	85	103
First Citizens Bank of Cleveland	Cleveland	36,883	86	96
Citizens Bank of Blount County	Maryville	36,631	87	91
Farmers Union Bank	Ripley	34,819	88	89
First Tennessee Bank	Morristown	34,677	89	101
Bank of Loudon County	Lenoir City	34,581	90	88
Smith County Bank	Carthage	34,326	91	73
Citizens Bank	Lafayette	34,209	92	94
First Tennessee Bank	Jackson	34,125	93	90

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
Claiborne County Bank	Tazewell	33,910	94	92
City & County Bank of Union County	Maynardville	33,880	95	108
Farmers Bank	Portland	33,512	96	100
Peoples Bank	Lebanon	33,363	97	102
First Bank of Marion County	South Pittsburg	33,225	98	97
Selmer Bank & Trust	Selmer	32,879	99	93
First Trust and Savings	Oneida	32,578	100	99
Union Bank	McEwen	32,487	101	111
Milan Banking Company	Milan	32,337	102	87
City & County Bank of Roane Co.	Kingston	31,881	103	105
Citizens Central Bank	Murfreesboro	31,822	104	115
Jefferson County Bank	Dandridge	31,727	105	113
McKenzie Banking Company	McKenzie	31,261	106	104
Ashland City Bank & Trust	Ashland City	31,058	107	98
Farmers State Bank	Mountain City	30,884	108	95
Marion Trust & Banking Company	Jasper	30,785	109	119
Tri-State Bank of Memphis	Memphis	30,723	110	110
Citizens Bank & Trust Company	Rutledge	30,682	111	107
The Liberty Bank of Tennessee	Athens	30,417	112	84
Lincoln County Bank	Fayetteville	30,266	113	106
City Bank	East Ridge	29,659	114	109
Cumberland County Bank	Crossville	29,007	115	121
Bank of Dickson	Dickson	28,645	116	117
City State Bank	Martin	28,171	117	114
Ducktown Banking Company	Ducktown	28,133	118	116
Bank of McLemoresville	McLemoresville	27,292	119	112
The Citizens Bank of Hendersonville	Hendersonville	27,057	120	120
Bank of Trenton & Trust Company	Trenton	26,994	121	118
Citizens Savings Bank & Trust	Nashville	26,588	122	152
Bank of Ardmore	Ardmore	26,400	123	129
First Tennessee Bank	Gallatin	26,243	124	134
Citizens Bank	Savannah	25,548	125	130
Farmers Bank	Lynchburg	25,505	126	127
Franklin County Bank	Winchester	25,499	127	128
Bedford County Bank	Shelbyville	25,447	128	138
Tennessee State Bank	Gatlinburg	25,343	129	133
Union Savings Bank	Covington	25,227	130	125
Dekalb County Bank & Trust Company	Alexandria	24,807	131	137
The First Bank of Maury County	Columbia	24,742	132	136
Hardin County Bank	Savannah	24,462	133	140
Security State Bank	Newbern	24,264	134	123
First Southern Bank	Mt. Juliet	24,122	135	139
Jackson County Bank	Gainesboro	24,109	136	132
Hohenwald Bank & Trust Company	Hohenwald	24,104	137	141
Peoples Bank & Trust Company	Manchester	23,765	138	126
Farmers Bank	Parsons	23,549	139	122
Lawrence County Bank	Lawrenceburg	23,473	140	124
Union Bank	Jamestown	23,419	141	131
Bank of Crockett	Bells	22,988	142	144
Bank of College Grove	College Grove	22,938	143	149
Bank of Hendersonville	Hendersonville	22,670	144	146
Bank of Waynesboro	Waynesboro	22,662	145	145

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
First Peoples Bank of Jefferson Co.	Jefferson City	22,517	146	151
Bank of Loretto	Loretto	22,139	147	157
American City Bank & Trust	Tullahoma	22,029	148	166
City & County Bank of Jefferson Co.	White Pine	21,963	149	174
Weakley County Bank	Dresden	21,917	150	135
The Peoples Bank of Elk Valley	Fayetteville	21,559	151	143
Bank of Bolivar	Bolivar	21,553	152	142
First State Bank	Jacksboro	21,223	153	156
First Tennessee Bank	Mosheim	21,074	154	150
Citizens Bank	Smithville	20,690	155	148
Warren County Bank	McMinnville	20,236	156	161
First State Bank & Trust Company	Tiptonville	20,120	157	158
Bank of Alamo	Alamo	20,080	158	154
Bank of Tennessee	Kingsport	20,029	159	164
First Central Bank	Smithville	19,876	160	155
American Bank	St. Joseph	19,849	161	160
Dover-Peoples Bank	Dover	19,622	162	159
Bank of Sharon	Sharon	19,590	163	153
Fentress County Bank	Jamestown	19,228	164	165
City & County Bank of Monroe Co.	Sweetwater	19,206	165	169
Bank of Halls	Halls	18,918	166	162
Wayne County Bank	Waynesboro	18,909	167	172
Bank of Celina	Celina	18,685	168	168
United Southern Bank of Morristown	Morristown	18,674	169	147
Security Bank & Trust Company	Centerville	18,428	170	163
Peoples Bank	Clifton	18,412	171	175
Greenfield Banking Company	Greenfield	18,347	172	181
Bank of Gleason	Gleason	18,219	173	167
Bank of Troy	Troy	18,019	174	173
First State Bank	Linden	17,926	175	171
Reelfoot Bank	Hornbeck	17,866	176	179
Bank of Commerce	Trenton	17,819	177	170
Sequatchie County Bank	Dunlap	17,714	178	183
First State Bank	Kenton	17,513	179	180
Decatur County Bank	Decaturville	17,354	180	184
Citizens Bank & Trust Company	Wartburg	17,295	181	177
Southern United Bank of McMinn Co.	Etowah	17,115	182	176
Citizens Fidelity Bank	Bristol	17,108	183	240
Coalmont Savings Bank	Coalmont	17,076	184	182
Citizens Bank	Hartsville	16,853	185	178
Citizens State Bank	Parsons	16,652	186	185
First Security Bank	Erwin	16,155	187	209
Andrew Johnson Bank	Greeneville	15,885	188	216
Munford Union Bank	Munford	15,731	189	194
Meigs County Bank	Decatur	15,658	190	192
First Citizens Bank of Hohenwald	Hohenwald	15,578	191	186
Liberty Bank of Tennessee	Spring City	15,550	192	193
Liberty Bank of Brentwood	Brentwood	15,477	193	188
First State Bank of Fayette Co.	Somerville	15,447	194	191
Pickett County Bank & Trust Co.	Byrdstown	15,064	195	196
Bank of Hartsville	Hartsville	14,840	196	190
Bank of Clarksville	Clarksville	14,772	197	229

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
Peoples Bank	Vanleer	14,764	198	187
Bank of Bradford	Bradford	14,648	199	195
Bank of Portland	Portland	14,641	200	244
Union Bank	Jellico	14,536	201	202
Citizens State Bank	Trenton	14,513	202	189
Alcoa Banking Company	Alcoa	14,469	203	200
Farmers and Merchants Bank	Dyer	14,420	204	201
Commercial Bank of Claiborne Co.	Harrogate	14,325	205	232
Chester County Bank	Henderson	14,156	206	207
Peoples Bank & Trust Company	Wartburg	14,028	207	212
Bank of Adamsville	Adamsville	13,997	208	203
Erin Bank & Trust Company	Erin	13,809	209	204
Merchants & Farmers Bank	Greenback	13,562	210	198
Bank of Middleton	Middleton	13,545	211	199
Bank of Obion County	Elbridge	13,528	212	221
Farmers Bank	Trimble	13,518	213	224
Riceville Bank	Riceville	13,254	214	205
Citizens State Bank	McMinnville	13,174	215	210
White County Bank	Sparta	13,162	216	219
Citizens State Bank	South Pittsburg	13,138	217	206
First Bank & Trust	Tracy City	12,646	218	211
Commercial Bank	Obion	12,570	219	213
Bells Banking Company	Bells	12,535	220	208
Liberty State Bank of Dekalb Co.	Liberty	12,468	221	215
Citizens Bank	Gainesboro	12,148	222	220
Bank of Friendship	Friendship	11,854	223	218
Cheatham State Bank	Kingston Springs	11,826	224	230
Whiteville Savings Bank	Whiteville	11,571	225	225
Farmers and Merchants Bank	Adamsville	11,482	226	214
Bank of Perry County	Lobelville	11,440	227	236
Farmers State Bank	Scotts Hill	11,333	228	222
Peoples Bank of Crossville	Crossville	11,180	229	249
Watauga Valley Bank	Elizabethton	11,162	230	217
Medina Banking Company	Medina	11,124	231	228
Gates Banking and Trust Company	Gates	11,119	232	227
Benton Banking Company	Benton	11,075	233	223
Coffee County Bank	Manchester	10,990	234	231
United Security Bank	Mt. Carmel	10,616	235	197
Security Bank & Trust Company	Cottage Grove	10,498	236	263
Citizens Bank	Sneedville	10,348	237	235
Bank of Dyer	Dyer	10,346	238	234
Bank of Eagleville	Eagleville	10,121	239	226
Farmers Bank	Cornersville	10,022	240	237
Carroll County Bank	Huntingdon	9,998	241	248
Robertson State Bank	Springfield	9,275	242	233
Farmers Bank	Woodland Mills	9,065	243	238
United American Bank in Dickson Co.	Dickson	8,971	244	241
United Citizens Bank of Cheatham Co.	Ashland City	8,130	245	239
Bank of Frankewing	Frankewing	8,013	246	251
Merchants Planters Bank	Toone	8,004	247	253
Bank of Cannon County	Woodbury	7,948	248	246
First State Bank	Chapel Hill	7,934	249	257

Name of Bank	Location	Total Assets	1980 Rank	1979 Rank
Bank of Niota	Niota	7,797	250	250
Citizens Bank	Collierville	7,795	251	242
Citizens Bank of Dunlap	Dunlap	7,774	252	245
Johnson County Bank	Mountain City	7,721	253	255
Citizens Cumberland City Bank	Cumberland City	7,646	254	259
First State Bank	Maynardville	7,637	255	254
Peoples Bank	Sardis	7,594	256	247
Moscow Savings Bank	Moscow	7,530	257	243
Oakland Deposit Bank	Oakland	7,245	258	252
Clay County Bank	Celina	7,197	259	261
Farmers and Merchants Bank	Trezevant	7,113	260	258
Farmers Bank & Trust Company	Puryear	7,082	261	260
Farmers and Merchants Bank	White Bluff	6,697	262	256
Bank of Yorkville	Yorkville	6,597	263	266
Peoples Bank & Trust Company	Byrdstown	6,487	264	270
Citizens Bank	Spencer	6,188	265	262
Brighton Savings Bank	Brighton	6,157	266	269
Planters Bank	Maury City	6,037	267	264
Farmers and Merchants Bank	Bumpus Mills	6,005	268	265
Farmers and Merchants Bank	Bethpage	5,840	269	267
Bank of Bartlett	Bartlett	5,834	270	*NB
Bledsoe County Bank	Pikeville	5,651	271	268
Farmers Bank & Trust Company	Indian Mound	5,405	272	272
Oneida Bank & Trust Company	Oneida	5,208	273	271
Home Banking Company	Finger	4,871	274	279
Farmers and Merchants Bank	Limestone	4,665	275	273
Dukedom Bank	Dukedom	4,591	276	275
Citizens Bank & Trust Company	Atwood	4,510	277	274
Bank of Belfast	Belfast	4,017	278	276
The Lauderdale County Bank	Halls	3,998	279	280
Bank of Orlinda	Orlinda	3,825	280	277
Peoples Bank of Polk County	Benton	3,595	281	281
Bank of Mason	Mason	3,278	282	278
Meltons Bank	Gassaway	362	283	282

*NB: New Bank

**Converted from National Charter to State Charter.

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1980

Name of Bank	City	Total Deposits (000)	1980 Rank	1979 Rank
First Tennesse, N.A.	Memphis	1,400,203*	1	1
First American Bank of Nashville	Nashville	1,207,009*	2	2
Third National Bank	Nashville	1,112,745*	3	3
Commerce Union Bank	Nashville	1,046,875*	4	4
Union Planters	Memphis	839,248*	5	5
National Bank of Commerce	Memphis	612,345	6	6
American National Bank & Trust co.	Chattanooga	545,439	7	7
United American Bank	Knoxville	507,388	8	8
Park National Bank	Knoxville	374,566	9	9
First Tennessee Bank, N.A.	Chattanooga	344,382	10	10
First National Bank of Sullivan Co.	Kingsport	248,751	11	11
Memphis Bank & Trust	Memphis	236,474	12	12
Commercial & Industrial Bank	Memphis	195,492	13	13
Nashville City Bank & Trust	Nashville	170,316	14	14
Valley Fidelity Bank & Trust Company	Knoxville	165,117	15	15
Pioneer Bank	Chattanooga	159,949	16	17
Bank of Maryville	Maryville	157,491	17	18
United Amercian Bank	Nashville	157,192	18	16
Bank of Knoxville	Knoxville	122,965	19	19
United American Bank	Johnson City	121,837	20	**

*Includes Foreign Deposits

**Not listed previous year.

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1980)

(000)

	IPC DEPOSITS	TOTAL DEPOSITS
Ancorp Bancshares, Inc.		
American National Bank & Trust, Chattanooga	444,019	545,439
Hamilton Bank of Johnson City	99,047	103,968
TOTALS	538,066	649,407
B.P.C. Corporation		
Bank of Putnam County, Cookeville	34,744	38,913
Barretville Bank & Trust Company		
Barretville Bank & Trust Company	85,261	93,137
Somerville Bank & Trust Company	31,268	33,466
TOTALS	116,529	126,603
Clover Bottom Estates, Inc.		
Bank of Hendersonville	16,049	20,384
Farmbanc Corporation		
Farmers Bank & Trust Company, Winchester	33,538	38,797
Financial General Bankshares, Inc.		
Valley Fidelity Bank, Knoxville	157,977	165,117
First American Corporation		
First American Bank of Anderson County Clinton	71,109	81,778
First American Bank of Cleveland, N.A.	59,089	62,157
First American Bank of Knoxville	55,258	61,677
First American Bank of Memphis, N.A.	33,198	36,748
First American Bank of Milan	34,129	38,820
First American Bank of Nashville, N.A.	971,739	1,207,009
First American Bank of Obion County, Union City	41,844	46,850
First American Bank of Tullahoma, N.A.	25,788	29,513
TOTALS	1,292,154	1,564,552
First Central Corporation		
First Central Bank, Smithville	14,549	17,574
First Citizens Bancorp		
First Citizens Bank, Cleveland	27,804	32,424
First National Bancshares Corporation		
First National Bank of Lexington	32,171	38,711
First and Peoples Trust Company		
First and Peoples National Bank of Gallatin	27,455	30,100
Farmers and Merchants Bank of Bethpage	4,812	5,266
TOTALS	32,267	35,366

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1980)

(000)

	IPC DEPOSITS	TOTAL DEPOSITS
First Tennessee National Corporation		
First Tennessee Bank, N.A., Murfreesboro	23,400	26,137
First Tennessee Bank, N.A., Chattanooga	291,596	344,382
First Tennessee Bank, N.A., Kingsport	56,912	59,895
First Tennessee Bank, N.A., Cookeville	67,171	75,067
First Tennessee Bank, N.A., Memphis	1,143,931	1,400,203
First Tennessee Bank, N.A., Nashville	40,840	43,705
First Tennessee Bank, Dyersburg	37,267	40,975
First Tennessee Bank, Gallatin	21,657	23,809
First Tennessee Bank, Jackson	28,025	30,572
First Tennessee Bank, Jonesboro	69,928	75,039
First Tennessee Bank, Knoxville	55,258	61,677
First Tennessee Bank, Morristown	27,150	30,159
First Tennessee Bank, Mosheim	18,710	19,255
TOTALS	1,881,845	2,230,875
Gallatin Bancshares, Inc.		
Bank of Gallatin	35,957	37,463
General Bancshares Corp., St. Louis		
Commercial and Industrial Bank of Memphis	179,892	195,492
Goodlettsville Bancshares, Inc.		
Bank of Goodlettsville	56,668	62,751
Harrogate Corporation		
Commercial Bank of Claiborne County	12,213	12,640
Lawrence County Bancshares		
Lawrence County Bank, Lawrenceburg	18,395	21,280
Memphis Trust Company		
Memphis Bank and Trust Company	179,519	236,474
Mountain Financial Company		
Bank of Maryville	138,716	157,491
National Commerce Bank Corporation		
National Bank of Commerce, Memphis	502,162	612,345
Rhea Bancshares, Inc.		
Dayton Bank & Trust Company	44,728	50,398
SWG Financial Enterprises		
Hamilton Bank of Morristown	50,097	53,580

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1980)

(000)

	IPC DEPOSITS	TOTAL DEPOSITS
Sunbright, Inc.		
Peoples Bank & Trust Co., Wartburg	11,415	12,965
Tennessee Commerce Corporation		
First National Bank of Gibson, Humboldt	17,786	19,378
National Bank of Commerce of Jackson	86,919	103,003
TOTALS	104,705	122,381
Tennessee National Bancshares, Inc		
Bank of Cannon County, Woodbury	6,460	7,064
Blount National Bank, Maryville	89,238	102,510
Citizens State Bank, McMinnville	10,907	11,548
Merchants and Farmers Bank, Greenback	11,815	12,202
TOTALS	118,420	133,324
Tennessee Valley Bancorp, Inc.		
Citizens Bank, Elizabethton	39,823	47,810
Commerce Union Bank, Nashville	827,865	986,258
Commerce Union Bank, Chattanooga	39,880	46,287
Commerce Union Bank of Lawrencec, Lawrenceburg	36,817	40,715
Commerce Union Bank, Memphis	83,073	91,634
Commerce Union Bank of Rutherford, Murfreesboro	64,299	76,373
Commerce Union Bank of Sumner Co., Gallatin	38,679	42,485
First Trust & Savings Bank, Clarksville	58,483	73,564
Mountain Empire Bank, Johnson City	32,331	34,881
Old & Third National Bank of Union City	57,488	66,693
The First National Bank of Greeneville	61,004	66,118
Union Bank, McEwen	28,100	29,239
TOTALS	1,367,842	1,602,057
Third National Corporation		
Bank of Knoxville	104,980	122,965
Bank of Obion County, Elbridge	10,810	12,239
Bank of Sevierville	44,249	48,542
Citizens Bank, Savannah	20,219	22,705
First National Bank of Lawrenceburg	51,198	53,259
Merchants Bank, Cleveland	66,489	70,402
Third National Bank in Nashville	908,281	1,112,745
Union Bank, Pulaski	49,222	55,209
TOTALS	1,255,448	1,498,066
Townsend Financial Corporation		
Farmers Bank, Parsons	18,979	21,197
Traders Holding Company		
The Traders National Bank of Tullahoma	27,282	35,448

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1980)

(000)

	IPC DEPOSITS	TOTAL DEPOSITS
Union Planters Corporation		
Union Planters National Bank of Memphis	738,103	839,248
United Citizens Bancshares		
United Citizens Bank, Ashland City	6,819	7,209

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	220,811	55,203	16,350	3,114
Bedford	109,215	36,405	8,833	2,944
Benton	69,709	34,854	6,900	3,450
Bledsoe	21,226	10,613	4,350	4,350
Blount	261,935	65,484	18,950	3,609
Bradley	198,273	49,568	15,850	3,522
Campbell	104,361	20,872	6,500	3,250
Cannon	45,153	15,051	3,100	1,860
Carroll	115,151	19,192	4,633	1,986
Carter	88,905	29,635	15,567	3,892
Cheatham	41,355	13,785	6,333	2,714
Chester	43,661	21,830	6,000	3,000
Claiborne	65,151	21,717	8,800	3,300
Clay	19,740	9,870	3,600	2,400
Cocke	62,566	31,283	14,250	3,167
Coffee	118,271	19,712	6,033	2,785
Crockett	62,671	10,445	2,717	1,812
Cumberland	79,203	26,401	9,067	3,886
Davidson	3,119,002	389,875	56,575	3,650
Decatur	47,167	15,722	3,333	2,500
Dekalb	61,304	15,326	3,250	1,857
Dickson	87,618	17,524	5,640	2,350
Dyer	161,628	40,407	8,375	3,350
Fayette	55,317	13,829	6,100	4,067
Fentress	33,476	16,738	7,250	3,625
Franklin	83,052	20,763	7,700	2,800
Gibson	214,937	16,534	3,608	2,039
Giles	139,189	34,797	5,850	1,800
Grainger	24,123	24,123	17,300	5,767
Greene	159,047	39,762	12,900	3,035
Grundy	24,852	12,426	6,500	2,167
Hamblen	147,001	36,750	11,525	3,074
Hamilton	1,075,318	179,220	45,383	3,946
Hancock	8,382	8,382	6,500	6,500
Hardeman	75,286	15,057	4,620	2,310
Hardin	51,170	17,057	6,967	2,090
Hawkins	105,699	35,233	13,300	3,990
Haywood	70,051	23,350	7,167	3,071
Henderson	78,566	19,641	5,075	4,060
Henry	102,172	25,543	6,550	3,275

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	43,350	21,675	7,350	7,350
Houston	10,272	10,272	6,700	6,700
Humphreys	53,796	26,898	7,900	3,160
Jackson	26,055	13,027	4,450	1,483
Jefferson	76,597	19,149	7,500	3,000
Johnson	31,539	15,769	6,950	3,475
Knox	1,255,041	179,291	43,357	4,399
Lake	21,729	10,864	3,600	1,440
Lauderdale	91,917	15,319	3,783	2,837
Lawrence	134,184	26,837	6,800	2,615
Lewis	28,807	14,403	4,400	4,400
Lincoln	104,499	26,125	6,475	2,158
Loudon	100,575	25,144	7,000	1,750
McMinn	127,747	21,291	6,650	2,494
McNairy	67,395	13,479	4,320	2,160
Macon	60,048	30,024	7,700	3,080
Madison	314,320	78,580	18,200	3,309
Marion	58,496	19,499	7,467	3,200
Marshall	87,912	17,582	3,740	1,870
Maury	196,597	49,149	12,075	2,841
Meigs	11,739	11,739	6,900	3,450
Monroe	87,214	29,071	9,233	2,308
Montgomery	244,600	61,150	19,750	3,950
Moore	18,883	18,883	4,100	4,100
Morgan	22,919	11,459	7,750	3,875
Obion	169,324	21,165	4,212	1,872
Overton	66,875	33,437	8,450	4,225
Perry	23,212	11,606	3,100	2,067
Pickett	15,106	7,553	2,150	2,150
Polk	68,131	17,033	3,225	1,433
Putnam	208,068	52,017	10,775	2,535
Rhea	71,456	23,819	7,733	2,578
Roane	124,336	41,445	15,033	3,758
Robertson	72,914	18,228	8,300	4,743
Rutherford	229,743	38,290	13,100	3,743
Scott	60,082	20,027	5,867	2,514
Sequatchie	20,534	10,267	3,900	2,600
Sevier	140,058	23,343	6,300	2,362
Shelby	3,042,280	253,523	63,067	4,181
Smith	83,927	41,963	6,800	3,400

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	30,194	7,548	2,300	1,840
Sullivan	358,618	71,724	28,020	4,831
Sumner	199,675	22,186	8,711	3,409
Tipton	91,853	15,309	5,183	3,110
Trousdale	24,803	12,401	2,800	1,867
Unicoi	20,729	10,364	8,200	5,467
Union	28,705	14,352	6,000	3,000
Van Buren	5,009	5,009	4,500	4,500
Warren	145,655	36,414	7,825	2,087
Washington	286,040	57,208	16,680	3,089
Wayne	43,423	14,474	4,400	1,885
Weakley	136,263	17,033	3,887	2,392
White	83,821	27,940	6,500	4,875
Williamson	191,435	38,287	10,480	3,493
Wilson	144,224	28,845	10,280	3,427
Tennessee	17,114,438	48,759	12,479	3,328
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,295,149	71,953	16,806	3,184
Clarksville	446,142	55,768	9,875	2,257
Tri-Cities	1,181,886	51,386	14,195	3,109
Knoxville	1,766,492	103,911	26,865	3,971
Memphis	3,357,407	122,914	26,267	3,598
Nashville	4,085,966	97,285	18,902	3,544
Tennessee (SMSA'S)	12,133,042	87,921	19,903	3,464

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Bank, June 30, 1979, and Provisional Estimates of the Population of Tennessee, July 1, 1979, which were provided by the Tennessee State Planning Office.

PROFILE OF

COMPOSITE DATA:

STATE BANKS

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
1. Cash and due from Banks	977,068	- 1.99	957,551	13.72	1,089,000
2. U. S. Treasury Securities	857,334	1.38	869,231	16.28	1,010,820
3. Oblig. of U. S. Government	488,133	37.65	671,922	42.33	956,344
4. Oblig. of States and Subdivisions	1,028,287	4.15	1,071,040	18.79	1,272,368
5. Other Bonds and Debentures	11,337	27.98	14,510	17.99	17,121
6. Corporate Stock	3,679	17.74	4,332	- 1.77	4,255
7. Trading Account Securities	975	160.82	2,543	130.90	5,872
TOTAL CASH AND INVESTMENTS:	3,366,813	6.66	3,591,129	21.29	4,355,780

ASSETS:	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
8. Federal Funds Sold	301,627	85.58	559,775	- 1.62	550,694
9. a. Total Loans	6,074,626	6.32	6,459,116	2.99	6,652,674
b. Reserve for Loan Losses	54,817	12.42	61,629	9.05	67,207
c. Net Loans	6,019,809	6.27	6,397,487	2.93	6,585,467
10. Direct Lease Financing	4,404	11.42	4,907	11.84	5,488
11. Bank Premises and Fixtures	204,941	14.87	235,420	13.56	267,347
12. Real Estate Owned	22,147	29.47	28,675	36.76	39,218
13. Investments in Subsidiaries	1,610	6.83	1,720	- 26.57	1,263
14. Customers Liabilities on Acceptances	39,678	56.73	62,189	8.51	67,482
15. Other Assets	147,245	11.58	164,297	105.06	336,912
TOTAL NET LOANS AND OTHER ASSETS:	6,741,461	10.57	7,454,470	5.35	7,853,871
16. TOTAL ASSETS	10,108,274	9.27	11,045,599	10.53	12,209,651

LIABILITIES:	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
17. Demand Deposits, I.P.C.	2,374,585	1.81	2,417,620	- 2.81	2,349,589
18. Time and Savings Deposits, I.P.C.	4,970,756	16.67	5,799,781	16.75	6,771,495
19. Deposits of U. S. Government	45,400	- 23.00	34,958	2.92	35,979
20. Deposits of States and Subdivsions	1,202,879	- 7.64	1,110,941	- 1.95	1,089,246
21. Deposits of Foreign Governments	3	-100.00	0	0.0	0
22. Deposits of Commercial Banks	189,891	.96	191,719	8.10	207,258
23. Certified and Officers Checks	80,536	- 14.79	68,619	- 8.20	62,990
24. TOTAL DEPOSITS	8,864,052	8.56	9,623,638	9.27	10,516,557
a(1) Total Demand Deposits	2,783,157	1.76	2,832,231	- 2.37	2,764,959
a(2) Total Time and Saving Deposits	6,080,895	11.68	6,791,407	14.13	7,751,598

LIABILITIES:	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
25. Federal Funds Purchased	221,886	22.27	271,314	54.77	419,931
26. Other Liabilities for Borrowed Money	28,314	- 1.98	27,752	- 6.02	26,080
27. Mortgage Indebtedness	11,245	49.11	16,768	3.19	17,304
28. Acceptances Executed and Outstanding	40,653	52.99	62,198	10.91	68,988
29. Other Liabilities	154,583	6.35	164,412	16.28	191,193
30. TOTAL LIABILITIES	9,320,733	9.06	10,166,082	10.56	11,240,053
31. Subordinated Notes and Debentures	46,121	14.98	53,034	- .98	52,513

EQUITY CAPITAL:	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
32. Preferred Stock	400	8.07	723	138.31	1,723
33. Common Stock	158,449	7.77	170,758	6.31	181,546
34. Surplus	216,581	7.77	233,420	6.19	247,879
35. Undivided Profits	346,245	15.52	399,993	17.32	469,295
36. Reserve for Contingencies	19,745	9.34	21,589	- 22.91	16,642
37. TOTAL EQUITY CAPITAL	741,420	11.47	826,483	10.96	917,085
38. TOTAL LIABILITIES AND EQUITY CAPITAL	10,108,274	9.27	11,045,599	10.53	12,209,651

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 78 277 State Banks	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks
Cash and Due	9.66	8.67	8.92
U. S. Government Obligations	13.31	13.95	16.11
All Other Bond and Securities	10.32	9.89	10.64
Loans and Discounts (Gross)	60.09	58.48	54.49
Federal Funds Sold	2.98	5.07	4.51
Banking House & Fixtures	2.02	2.13	2.19
Real Estate & Investments	.23	.28	.33
Other Assets	1.46	1.49	2.76
	*	*	*

*Due to rounding the sum of the columns may not equal 100%.

PROFILE

OF THE

STATE CREDIT UNION

SYSTEM

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 78 277 State Banks	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks
Total Deposits	87.69	87.13	86.13
Demand	(27.53)	(25.64)	(22.65)
Time	(60.15)	(61.49)	(63.49)
Common Stock	1.56	1.55	1.49
Surplus	2.14	2.11	2.03
Undivided Profits & Reserves	3.42	3.82	3.98
All Other Liabilities	4.97	4.91	5.93
	*	*	*

*Due to rounding the sum of each column may not equal 100%.

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 78 277 State Banks	31 DEC 79 282 State Banks	31 DEC 80 283 State Banks
Cash and Due/Total Deposits	(1/24)	11.02	9.95	10.36
Cash, Bonds and Sec./Total Deposits	(1 thru 7/24)	37.98	37.31	41.42
Demand Deposits/Total Deposits	(24A(1)/24)	31.39	29.43	26.29
Time Deposits/Total Deposits	(24A(2)/24)	68.60	70.57	73.71
Loans/Deposits	(9A/24)	68.53	67.12	63.26
Loans (Net)/Deposits	(9C/24)	67.91	66.48	62.62
Equity Capital/Total Deposits	(37/24)	8.36	8.59	8.72
Total Capital/Total Deposits	(31+37/24)	8.88	9.14	9.22
Loan Reserve/Loans	(9B/9A)	.90	.95	1.01
Equity Capital/Risk Assets	(37/16-1,-2,-11)	9.19	9.20	9.32
Total Capital/Risk Assets	(31+37/16-1,-2,-11)	9.76	9.79	9.85
Loans/Total Assets	(9A/16)	60.09	58.48	54.49
Loans (Net)/Total Assets	(9C/16)	59.55	57.92	53.94
Total Capital/Total Assets	(31+37/16)	7.79	7.96	7.94
Total Capital/Loans	(31+37/9A)	12.96	13.62	14.58

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks	% Change	31 DEC 80 283 State Banks
Total Operating Income	805,916	24.63	1,004,408	26.70	1,272,626
Average Bank Oper. Income	2,909	22.44	3,562	26.24	4,497
Total Operating Expenses	710,557	25.48	891,647	28.38	1,144,728
Average Bank Oper. Exp.	2,565	23.27	3,162	27.92	4,045
Income Before Taxes & Sec. Gain	95,389	18.21	112,761	13.42	127,898
Average Bank	344	16.27	400	13.00	452
Net Income	82,701	15.71	95,694	8.03	103,386
Average Bank Net Income	298	13.75	339	7.67	365

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1980

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	136,935.94	87,900.99	127,591.13	
A.U.B. Empls.	Athens	96,585.63	59,777.41	79,275.00	
AEI Empls.	Chattanooga	11,576.84	6,901.37	369.77	
Aladdin Empls.	Nashville	1,539,694.16	1,274,552.03	734,031.81	645,634.62
Allied Printing Plant Empls.	Chattanooga	208,219.63	198,384.75	159,779.26	
Alsimag	Chattanooga	2,515,338.00	1,728,344.54	1,708,819.49	487,437.59
Amana Empls.	Fayetteville	150,915.32	102,455.67	135,669.56	4,579.00
Amerco Empls. Sav. Assn.	Chattanooga	116,309.40	102,448.35	98,700.96	
American Uniform	Cleveland	1,054,754.52	857,172.84	697,410.15	173,000.00
APCO Empls.	Athens	196,778.86	177,488.96	183,586.84	
Aqua Glass Empls.	Adamsville	44,424.48	27,793.02	43,571.71	
Armira Corporation	Bolivar	133,235.18	109,394.08	119,856.87	
Armour Empls.	Memphis	144,136.93	141,066.66	1,911.17	
Athens Furniture Inc. Empls.	Athens	129,327.72	101,032.52	119,370.77	
Baptist Board Empls.	Nashville	8,369,534.51	6,933,634.93	3,937,920.46	3,995,165.25
Baptist Empls. C. U. of Tenn	Memphis	20,528.86	11,948.38	19,090.29	
Baptist Hospital	Nashville	703,440.92	604,231.62	391,816.46	271,579.62
Baptist Hospital Empls.	Knoxville	331,878.99	327,240.20	301,665.56	
Barbers Local 415	Chattanooga	58,984.30	40,827.18	46,294.06	164.23
BCBST Empls.	Chattanooga	576,622.10	447,343.07	453,196.61	63,500.00
Bedford Co. Hosp. & Nursing Home Empls.	Shelbyville	697.13	372.16	223.24	
Blazer	Cleveland	272,151.96	268,406.35	234,962.96	
Bledsoe County	Pikeville	23,150.28	16,800.88	20,008.87	
Blue Flame	Nashville	846,030.19	709,935.54	546,788.85	186,729.63
Blue Ridge	Kingsport	1,857,111.89	1,486,483.13	1,657,162.49	
BMH Empls.	Maryville	513,972.83	478,352.07	443,851.92	
Bowaters Empls.	Calhoun	11,435,390.30	9,011,588.48	5,214,837.86	5,138,467.42
BRC Sav. Assn.	McMinnville	145,747.84	94,995.36	120,286.55	
Bristol Tenn. Elec. System	Bristol	149,028.38	137,274.43	96,952.42	22,000.00
Bristol Tenn. Teacher	Bristol	479,884.81	436,194.22	422,836.81	
Brock Empls.	Chattanooga	402,641.90	316,747.39	354,036.75	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Brownie	Cleveland	128,702.05	113,880.18	113,976.78	
Buffalo	Johnson City	192,898.56	79,446.55	164,841.52	
C.B.&T. Empls.	Chattanooga	110,446.66	89,235.74	102,891.67	
C.P.M. Empls.	Cleveland	70,032.91	60,209.54	66,379.25	
C-M Educational Assn.	Clarksville	249,002.60	236,077.18	233,443.50	
Caney Fork Cooperative	McMinnville	280,548.57	232,236.48	246,825.97	
Card Empls.	Chattanooga	94,770.26	84,480.92	83,081.60	
Carta Empls.	Chattanooga	215,894.17	195,392.48	192,150.65	
Cascade Empls.	Memphis	9,728.06	7,903.78	9,195.68	
Casco	Nashville	376,933.45	278,957.20	326,290.81	21,675.82
Cavalier	Chattanooga	158,130.30	127,469.61	139,477.70	
CCMH	Elizabethton	97,633.30	94,461.62	89,452.30	
Ceco of Milan	Milan	60,401.18	45,118.26	54,862.89	
Cedars of Lebanon	Lebanon	646,385.87	587,658.49	331,132.34	286,458.78
CEMC Empls.	Clarksville	203,414.73	190,293.28	174,777.82	
Chattanooga Dupont Empls.	Chattanooga	9,720,374.18	6,517,657.34	6,114,318.45	2,976,150.50
Chattanooga Federal Empls.	Chattanooga	5,060,878.51	4,280,500.24	3,208,146.67	1,329,208.11
Chattanooga Gas Company	Chattanooga	249,765.86	184,812.97	222,479.81	
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,007,724.73	886,055.17	931,578.96	
Chattanooga Refinery	Chattanooga	237,262.81	182,208.68	196,041.88	
Chromasco Empls.	Memphis	137,602.55	124,143.77	97,353.88	
City Empls.	Chattanooga	3,173,260.20	2,711,175.25	1,884,832.13	723,502.05
City Empls.	Knoxville	6,687,166.53	4,959,341.21	2,162,615.76	4,082,193.39
City of Johnson City Empls.	Johnson City	138,394.21	75,463.92	128,485.55	
City of Memphis	Memphis	20,615,745.07	12,185,077.35	6,798,399.51	12,268,712.28
Cleveland-Jackson Sav. Assn.	Cleveland	87,830.54	70,095.79	72,887.88	
Clover Farm Dairy Empls.	Memphis	56,558.23	48,994.13	48,719.85	
Coats Empls.	Lavergne	47,900.22	25,079.79	32,526.26	
Cobble Chattanooga	Chattanooga	529,803.59	400,198.25	473,218.78	5,915.88
Cobble-Muse Empls.	Chattanooga	90,284.96	64,579.59	85,962.77	
Coca-Cola Empls.	Chattanooga	492,040.02	398,079.58	418,900.45	
Collegedale	Collegedale	7,164,721.00	6,196,890.00	4,374,073.00	2,356,733.00
Collins Comfort Empls.	Cleveland	52,450.74	48,535.43	26,039.21	
Columbia Sponge	Columbia	825,093.07	630,257.58	723,882.73	
Conalco Empls.	Jackson	2,351,381.39	1,622,659.80	1,749,150.74	367,394.31
Consolidated Aluminum Columbia Empls.	Columbia	54,380.39	48,847.43	39,255.76	
Cooke Manufacturing Empls.	Cleveland	62,679.14	39,101.38	57,765.79	
Cooperative	Nashville	92,160.46	88,166.92	66,666.20	11,672.31
Correction	Nashville	427,004.13	407,837.26	360,398.67	42,232.33
Corroon & Black	Nashville	1,112,434.16	946,923.32	372,719.92	653,522.34

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Crane Chattanooga Empls.	Chattanooga	807,725.34	726,887.59	695,401.67	
Cumberland Corporation Empls.	Chattanooga	134,295.73	90,398.56	119,469.36	
Cumberland Teachers	Crossville	257,041.26	217,543.41	236,528.11	
D. Canale & Company Empls.	Memphis	117,166.44	56,957.39	101,841.01	
D. P. Empls.	Chattanooga	231,112.78	190,255.95	187,608.60	
D.P.W.	Nashville	1,897,153.66	1,761,157.11	1,332,986.51	473,477.41
Day Companies' Empls.	Memphis	14,641.34	10,802.13	8,384.56	
Diamond G. Sav. Assn.	Greeneville	245,747.23	225,855.59	189,064.37	8,500.00
Dixie Line	Nashville	2,183,303.22	1,712,364.65	1,898,805.09	
Dobbs-Life Savers Empls. Assn.	Memphis	2,387,764.76	1,901,217.43	1,604,774.24	626,360.66
Doctors Hosp. Empls.	Memphis	20,117.72	10,553.69	17,603.34	
Dodge Empls.	Rogersville	219,486.73	188,561.40	198,048.52	1,000.00
DOT	Nashville	1,231,087.88	1,124,169.59	1,102,027.78	60,000.00
Dremco	Shelbyville	574,124.93	503,202.43	268,038.21	256,632.77
Dyersburg City Empls.	Dyersburg	122,172.54	114,971.82	104,288.34	
EAC	Nashville	373,505.24	336,685.27	272,799.57	76,000.00
E.P.B. Empls.	Chattanooga	5,195,153.08	4,147,363.51	3,214,098.16	1,369,766.30
E-B Empls.	Memphis	33,809.46	20,532.55	32,378.72	
Eagle Bend Ind. Park Empls.	Clinton	120,875.01	104,760.24	110,267.77	
East Tennessee Educators	Johnson City	892,482.41	780,371.50	769,358.54	48,172.90
Eastex-Bruce	Memphis	220,369.11	176,675.98	197,545.16	
Eastman	Kingsport	77,773,648.35	42,302,481.84	41,447,131.37	31,350,015.65
Eaton Corporation Gallatin	Gallatin	879,191.56	698,757.29	763,097.14	
Eaton-Humboldt Empls.	Humboldt	94,288.52	80,444.64	82,979.96	
ECCO	Waverly	267,901.26	246,465.62	256,009.50	
Eclipse Lookout Empls.	Chattanooga	74,691.30	46,077.09	61,553.70	
Electric Service	Nashville	6,470,649.75	5,728,563.25	5,705,220.14	
Elizabethton Teachers'	Elizabethton	693,892.85	659,342.87	616,698.17	
Empls. C. U. Coca-Cola Bottling Works	Nashville	176,391.79	170,995.13	150,369.24	
Employment Security	Nashville	3,397,694.68	3,114,213.06	2,394,694.69	414,190.31
Engineered Prod. Empls. Sav. Assn.	Dandridge	31,050.84	23,111.56	28,314.39	
EPCO	Shelbyville	1,111,213.82	914,726.02	732,385.07	249,941.64
Erlanger Hosp. Empls.	Chattanooga	2,114,127.81	1,297,229.93	1,760,721.89	
ET&WNC Empls.	Johnson City	481,966.19	193,204.19	366,686.71	
Exide Empls.	Memphis	69,021.80	47,877.13	49,953.88	8,500.00
Fantastic Sams	Memphis	53,639.32	25,388.59	40,927.79	5,000.00
Forest Hill Dairy	Memphis	116,430.07	78,830.27	106,562.85	
Formex Company Empls.	Greeneville	367,092.63	324,805.26	332,410.08	
Fort Loudoun	Loudon	85,507.58	78,227.86	46,622.12	9,000.00
Fort Sanders Hosp. Empls.	Knoxville	581,840.70	572,746.63	480,214.91	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Free Press	Chattanooga	549,654.65	396,516.31	373,607.06	82,000.00
Friendly Service	Nashville	637,924.36	446,709.15	427,200.26	79,040.00
Fulton Empls.	Knoxville	5,524,494.91	4,498,047.07	4,187,787.04	716,237.37
FWFC Empls.	Nashville	13,508.12	12,024.12	10,513.62	389.63
Gallatin Steam Plant	Gallatin	1,127,653.90	926,203.48	1,025,763.79	
GAPCO Empls.	Gallatin	37,030.44	14,452.89	35,304.99	
Genesco Empls. Cr. Assn.	Nashville	15,052,633.33	12,537,817.66	7,849,902.57	5,849,986.09
GGT Schools Empls.	Greeneville	247,747.50	239,148.05	219,072.54	
Gibson Co. Health Sevices	Trenton	66,380.91	37,800.94	47,366.04	
Gilman Empls. Sav. Assn.	Chattanooga	175,546.81	140,444.48	163,482.66	
Gleason H.I. Savers'	Gleason	146,054.71	106,048.28	137,286.17	
Goldsmith Empls.	Memphis	1,524,262.81	757,247.17	1,254,408.40	
Goodyear Tire & Rubber Empls.	Union City	385,391.19	317,446.44	365,566.92	705.30
Government Empls. CU of East Tenn.	Mountain Home	3,061,076.04	2,273,758.40	2,119,645.25	484,860.68
Great Lakes	Elizabethton	376,201.23	348,981.31	349,112.99	
Green Charger	Harrison	286,760.72	257,746.07	245,341.24	
Green Manufacturing Empls.	Greeneville	132,748.10	84,343.75	109,652.21	
Greeneville City Empls.	Greeneville	429,103.13	412,016.30	387,714.01	
Greeneville Works Empls. Sav. Assn.	Greeneville	106,804.29	101,086.39	98,352.00	
H.I.S. Bruceton Sav. Assn.	Bruceton	452,496.82	422,933.33	357,429.24	502.72
H.I.S. Hohen' Assn.	Hohenwald	110,286.13	68,891.02	85,274.44	
Hamblen County Educators	Morristown	121,547.16	94,796.42	104,460.52	
Happy Valley	Elizabethton	5,179,856.08	4,459,389.52	4,517,689.78	
Hardin County Hosp. Empls.	Savannah	67,286.38	61,447.61	45,554.68	11,500.00
Harman International	Bolivar	132,382.96	125,210.92	114,970.48	
Hart's Empls. Credit Assn.	Memphis	26,317.78	21,622.38		
Heil-Quaker Empls.	Lewisburg	1,275,377.53	864,100.79	1,114,245.99	
Hermitage	Nashville	813,766.55	737,054.60	637,699.27	130,650.00
Holiday Inns Empls. Sav. Assn. Inc.	Memphis	6,130,164.65	5,061,200.64	4,973,440.24	1,201,173.50
Holley Industrial Empls.	Paris	3,779,082.48	2,465,346.52	2,755,685.16	562,700.00
Holliston Mills Empls.	Kingsport	297,905.83	244,315.99	185,210.84	99,031.88
Holmes Empls.	Chattanooga	139,389.33	117,200.94	116,035.49	
Holston Valley Community Hosp.	Kingsport	495,077.00	428,572.00	402,243.00	35,000.00
Humko	Memphis	330,653.34	291,242.03	300,725.70	
Hurd Empls.	Greeneville	146,232.91	122,525.03	123,344.26	
IBEW Local #846	Chattanooga	488,062.39	483,397.98	342,776.70	
Ideal Empls.	Murfreesboro	49,343.49	42,813.28	45,658.70	
Illinois Central Gulf Empls.	Memphis	2,056,578.88	1,927,721.74	1,745,913.59	165,185.20
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	105,699.88	89,701.24	101,028.75	
Industrial	Lewisburg	104,029.78	89,781.80	86,736.46	6,185.19
Ironworkers Local 704	Chattanooga	52,144.34	37,482.23	45,005.14	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
ITT North	Johnson City	431,767.89	364,414.89	361,073.88	
J.H.J. Empls.	Springfield	67,614.96	53,462.11	50,314.46	
J.H.S. Empls.	Humboldt	46,052.30	38,950.45	37,890.63	
J.M.C. Hosp. Empls.	Jackson	298,980.38	282,062.45	232,349.46	
Jack Daniel Empls.	Lynchburg	510,492.37	427,121.24	471,512.34	
Jackson City and County Empls.	Jackson	905,100.63	836,845.43	558,385.17	252,000.00
Jackson-Madison Co. Teachers	Jackson	4,274,594.13	3,587,951.98	2,853,982.04	1,084,000.00
Jamison Empls.	Nashville	124,870.19	120,583.68	81,364.76	
Jefferson Co. Educators'	Dandridge	114,198.38	90,771.27	104,453.11	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	73,925.37	67,577.50	65,103.52	
Jersey Farms Empls.	Nashville	197,601.59	124,783.79	160,492.82	
John Deere Empls.	Memphis	1,605,105.40	1,482,883.45	847,183.78	553,000.00
John Sevier TVA Empls.	Rogersville	1,122,562.45	922,086.14	1,008,543.88	
Johnson City Federal Empls.	Johnson City	206,814.82	157,234.54	172,406.63	
Johnsonville TVA Empls.	New Johnsnvle	3,176,495.52	2,324,037.86	1,958,129.03	905,363.07
Josten's Empls.	Shelbyville	72,945.02	59,186.16	61,363.54	
K.E.M.B.A. Memphis	Memphis	4,277,724.29	3,586,954.51	2,651,154.86	1,029,000.00
Kern's Empls.	Knoxville	364,886.88	283,815.06	298,394.70	
Kingsport Postal & Federal Empls.	Kingsport	393,458.11	380,339.46	313,617.69	
Kingsport Press	Kingsport	2,423,624.60	1,960,586.87	1,780,263.51	
Kingston TVA Empls.	Kingston	1,560,014.32	1,227,696.81	1,415,089.81	
Knox Co. Empls.	Knoxville	390,837.37	385,424.86	310,626.48	30,624.89
Knoxville News-Sentinel Empls.	Knoxville	796,671.05	513,195.08	590,952.76	105,310.45
Knoxville Post Office	Knoxville	6,342,527.55	5,381,673.51	4,606,677.08	1,244,170.21
Knoxville Real Estate	Knoxville	376,250.05	287,077.32	91,216.48	258,144.62
Knoxville Teachers	Knoxville	8,778,058.96	5,821,279.40	7,144,363.41	
Knoxville TVA Empls.	Knoxville	96,718,072.60	74,650,101.15	41,952,467.93	48,415,382.88
KRE	Dayton	98,535.12	78,668.73	89,275.56	
L.C.H. Empls.	Fayetteville	55,924.58	50,748.03	50,278.10	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	84,518.19	74,405.55	70,650.84	209.31
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	131,636.43	102,536.49	106,197.53	18,000.00
Lakeside Empls.	New Johnsnvle	2,988,219.08	2,368,041.45	1,934,318.71	746,636.23
Langston Bag Co. Empls. Sav. Assn.	Memphis	26,158.57	20,126.97	23,402.58	
Lanier Clothes Empls. Cr. Assn.	Decherd	75,895.35	29,750.36	71,703.03	
League Central	Chattanooga	11,729,085.82	9,918,590.47	7,698,988.93	2,888,036.55
Lear Siegler Sav. Assn.	Morristown	54,147.65	44,513.99	51,374.27	
Leon-Ferenbach Empls.	Johnson City	65,038.06	51,132.46	38,396.81	
Lodge 2212	Cookeville	59,988.29	48,604.26	48,911.17	
Lowland	Lowland	6,677,254.56	4,291,784.99	4,319,033.52	1,721,086.83
M.B.C. Empls.	Chattanooga	512,263.91	460,964.57	456,474.58	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
M.H.A.	Memphis	374,789.87	360,735.67	293,851.05	
M.P.D. Empls.	Nashville	1,037,547.45	769,063.97	675,792.20	256,165.37
Madison Co. Ind. Park Cr. Assn.	Jackson	411,377.86	344,592.34	367,415.70	7,500.00
Magic Chef Sav. Assn.	Cleveland	1,082,802.46	978,391.34	840,196.81	125,527.64
Magnavox Empls.	Greeneville	6,980,202.41	4,689,807.77	3,677,334.81	1,827,299.57
Marbruco	Nashville	125,262.20	120,064.08	99,651.59	
Maryville Municipal	Maryville	273,989.45	256,383.14	225,783.23	
Mason-Dixon Empls.	Kingsport	11,558,146.67	8,575,712.39	8,171,389.52	2,224,159.70
Maury Educators'	Columbia	361,742.44	177,325.42	159,097.66	159,564.75
McDowell Ind. Empls.	Memphis	74,217.62	47,815.26	65,011.33	
McKee Bakery Empls.	Collegedale	1,168,710.87	916,804.98	892,756.81	
McKenzie Pajama Sav. Assn.	McKenzie	49,231.69	29,733.43	38,835.40	
McNairy Co. Educational	Selmer	69,848.09	60,431.49	58,686.32	
McQuiddy	Nashville	244,393.79	234,685.98	204,846.38	
Mead Harriman	Harriman	405,419.20	315,878.66	196,288.41	161,461.66
Mead Kingsport	Kingsport	7,955,865.35	5,845,064.57	5,869,399.19	842,024.29
Medical Center	Johnson City	732,235.50	641,599.42	666,793.22	
Medical Center	Crossville	114,155.19	110,838.09	104,354.77	
Meharry-Hubbard	Nashville	579,576.68	566,131.99	376,216.56	123,183.60
Memorial Hosp. Sav. Assn.	Clarksville	751,967.36	722,504.14	294,637.58	394,429.25
Memphis Area Teachers	Memphis	47,806,244.47	44,050,351.04	37,124,350.65	6,092,697.19
Memphis Furniture	Memphis	160,320.40	77,861.73	143,947.41	
Memphis Hardwood	Memphis	120,132.29	114,548.45	88,336.08	
Memphis Insurors Empls.	Memphis	29,825.89	28,277.88	28,040.14	
Memphis Kimberly-Clark Empls.	Memphis	11,267,004.29	7,860,678.90	6,205,423.16	3,944,885.13
Memphis Protein Empls.	Memphis	46,844.96	43,794.70	34,318.53	
Memphis Publishing Co. Empls.	Memphis	3,054,998.59	2,863,215.48	1,399,159.18	1,505,606.90
Memphis Purina	Memphis	12,076.40	9,195.00	9,912.93	
Memphis St. Joseph Hosp. Empls.	Memphis	1,163,215.26	938,413.31	944,525.49	170,772.52
Memphis Works Empls.	Memphis	4,660,670.49	3,691,422.91	2,335,200.88	2,082,612.66
Metro Empls.	Nashville	1,589,835.76	1,543,262.71	1,459,440.18	4,497.54
Metropolitan Teachers	Nashville	504,752.20	436,645.88	352,165.06	5,000.00
Mid-State Educators	Nashville	35,730,641.29	23,065,295.98	11,309,347.49	17,236,276.08
Miller's Empls. Sav. Assn.	Knoxville	1,133,793.00	956,096.61	820,669.06	219,652.61
Modern Maid Sav. Assn.	Chattanooga	312,849.87	299,664.78	240,609.71	
Monsanto Empls.	Columbia	1,876,127.41	1,695,003.80	1,010,616.18	611,129.87
Morgan Co. Teachers	Wartburg	207,663.77	171,696.42	165,372.62	
Morrell Empls.	Memphis	1,133,128.54	885,884.84	829,329.52	223,227.23
Morristown Empls.	Morristown	153,866.15	135,772.11	143,525.06	
MTEMC	Murfreesboro	719,903.91	533,928.88	461,977.25	51,790.58
Municipal Empls.	Kingsport	615,890.91	541,684.45	550,999.51	9,000.00

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Murray Ohio Sav. Assn.	Lawrenceburg	2,773,791.71	2,245,759.97	2,161,603.66	358,632.13
N.C.G. Empls.	Chattanooga	61,246.16	57,278.43	54,838.00	
N.G.H.	Nashville	759,572.07	648,290.45	682,824.56	
Nabrico Empls.	Nashville	780,430.84	657,624.77	585,582.43	151,600.00
Nashville Asbury	Nashville	4,347,240.20	3,797,719.82	1,275,324.02	3,079,745.07
Nashville Firemen's	Nashville	1,562,481.27	1,368,521.92	835,463.07	418,906.38
Nashville Memorial Hosp.	Madison	1,249,942.62	950,672.63	788,102.52	372,047.66
Nashville Post Office	Nashville	7,449,317.29	6,483,676.76	2,595,698.56	3,622,975.07
Nashville Teachers	Nashville	13,956,095.86	8,708,184.69	4,647,867.31	5,939,148.34
Nashville Transit	Nashville	564,692.61	462,786.44	509,950.16	24,458.70
Nation Hosiery Empls.	Chattanooga	76,239.31	59,674.48	65,434.59	
Newport-Del Rio Sav. Assn.	Newport	37,517.34	7,834.25	34,289.18	
Newspaper and Printers	Nashville	1,443,004.76	1,244,208.72	863,677.00	407,301.39
Niota Ind. Sav. Assn.	Niota	130,630.19	110,124.10	118,733.67	
NLTCS Empls.	Nashville	30,281.78	15,983.84	29,852.10	
North Side Hosp. Empls.	Johnson City	29,411.04	27,937.25	27,138.02	
O.C.F. Empls.	Jackson	494,248.85	420,531.26	434,301.65	
O.M.C. Empls.	Charleston	759,327.75	640,386.79	661,271.06	16,000.00
Oakley Fashions Empls.	Jackson	182,809.96	175,881.06	121,037.78	32,673.57
Olan Mills Sav. Assn.	Chattanooga	867,331.23	744,664.67	768,083.50	
Old Hickory Empls.	Old Hickory	48,705,931.63	43,226,403.25	29,083,966.26	16,513,262.37
Old Pig Iron	Memphis	130,881.48	107,067.44	117,644.01	
Olivet Baptist	Memphis	42,191.23	26,893.20	39,920.30	
Opryland Empls.	Nashville	97,253.43	61,396.54	90,136.34	
Ortec Empls.	Oak Ridge	782,914.14	652,362.84	651,792.59	100,600.00
Pafco	Chattanooga	126,167.79	112,528.21	83,872.36	22,354.52
Paramount Empls.	Murfreesboro	87,017.84	80,805.46	50,962.43	16,919.00
Parcel Empls. of Tenn.	Memphis	33,100.89	7,070.00	32,756.14	
Paris-Henry Co. Empls.	Paris	79,186.07	61,353.10	75,113.36	
Park View Hosp.	Nashville	339,015.61	288,035.65	292,084.21	
Park West Hosp. Empls.	Knoxville	67,387.97	57,133.04	60,514.33	
Parkridge	Chattanooga	236,632.65	226,687.36	212,252.39	
Pathway	Cleveland	388,250.90	332,552.04	233,410.24	129,362.50
Pet Milk Empls.	Greeneville	1,701,299.66	1,576,065.83	1,054,759.75	484,822.51
Plough's	Memphis	6,956,790.75	5,168,640.32	4,942,535.48	1,408,000.00
Polk County Teachers	Copperhill	36,133.03	32,778.84	32,021.10	
Polyloom	Dayton	37,703.39	36,804.01	31,482.12	
Postal Empls.	Jackson	2,049,526.35	1,694,316.42	1,579,264.64	222,000.00
Postal Empls.	Memphis	5,323,021.39	4,345,400.70	4,188,454.72	282,352.00
Power Equipment Empls.	Knoxville	592,039.55	549,458.29	337,867.40	125,205.25

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Powermatic Empls.	McMinnville	101,724.84	55,932.93	89,887.50	
PRC Empls. Cr. Assn.	Paris	199,247.22	182,637.13	160,724.73	20,678.75
Preston Empls.	Cleveland	28,463.92	26,133.42	20,580.18	
Printing Industry	Nashville	1,962,080.16	1,747,834.59	1,719,580.34	58,517.22
Professional Teachers	McMinnville	274,635.60	216,345.05	177,399.71	74,513.26
Provident Empls.	Chattanooga	3,292,876.62	2,367,466.67	1,354,188.69	1,603,783.82
Pruett's and M. & J. Empls.	Chattanooga	134,999.66	132,749.06	113,143.77	
Purina Mills	Nashville	120,538.91	108,512.63	103,571.72	
R. G.	Rutherford	434,691.79	355,188.21	411,823.60	
Railway Mail Service	Memphis	1,638,350.45	1,391,981.51	605,183.52	859,500.00
Railway Postal Empls.	Nashville	405,986.52	235,711.91	216,937.45	
Rainbow Empls.	Johnson City				
Red Food Empls. Sav. Assn.	Chattanooga	380,263.63	195,826.25	347,926.84	
Reichhold-Ferro Empls.	Nashville	893,477.83	667,142.35	574,950.59	115,000.00
Rhea-Dayton-Bryan	Dayton	67,797.39	66,169.25	54,252.60	3,000.00
Richards Empls.	Memphis	320,020.88	283,265.62	272,835.68	
RMF Empls.	Chattanooga	479,790.18	367,737.77	271,278.81	141,601.06
Roane Electric Empls.	Rockwood	230,164.18	160,385.79	194,989.71	
Robinson Mfg. Empls.	Dayton	42,175.71		42,042.50	
Rockwell-Jackson Empls.	Jackson	359,377.20	289,191.51	235,642.22	90,343.68
Rohm and Haas Empls.	Knoxville	4,485,280.21	3,489,270.54	2,372,498.55	1,437,802.92
Roper Empls.	Chattanooga	110,669.84	107,104.80	82,214.46	
Saltillo Mfg. Co. Cr. Assn.	Saltillo	74,770.55	44,821.57	59,445.96	
Save With Brick	Nashville	159,170.77	118,930.78	112,446.26	
Schlegal Tenn. Empls.	Maryville	123,303.05	112,923.25	98,828.81	
Scholze Tannery Empls.	Chattanooga	53,489.45	47,339.11	41,927.98	
Shelby Central	Memphis	111,307.43	79,055.06	106,297.42	
Signal Cement Workers	Chattanooga	720,175.54	637,896.28	579,954.54	
Signal Empls.	Chattanooga	392,851.46	343,100.45	324,395.65	
Simco Sav. Assn.	Chattanooga	159,776.88	91,967.79	137,371.01	
Slimco Empls.	Nashville	90,485.16	80,005.03	69,209.33	
Southern Bankers'	Knoxville	419,748.44	209,796.15	264,934.70	136,571.68
Southern	Chattanooga	5,471,509.87	4,926,312.51	4,474,921.12	486,809.66
Southern Electronics Empls.	Greeneville	29,953.00	8,842.08	27,214.08	
Southern Railway Empls.	Knoxville	3,861,631.14	3,030,260.39	2,794,899.10	375,077.76
St. John	Memphis	58,667.82	47,576.42	47,303.87	
St. Jude Empls.	Memphis	441,419.46	405,905.45	315,222.83	86,000.00
St. Mary's Hosp. Empls.	Knoxville	1,091,847.09	1,044,032.93	666,927.13	365,102.82
St. Thomas Hosp. Empls.	Nashville	963,830.40	826,681.01	640,595.34	223,734.25
State Credit Union Share Ins. Corp.	Chattanooga	8,124,636.00	129,465.00	6,275,266.00	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Sullivan County Educ. Assn.	Blountville	509,329.42	327,346.19	470,410.10	
Sumner County Mem. Hosp. Empls.	Gallatin	130,583.63	98,080.50	99,814.90	15,000.00
Sun Empls.	Jackson	46,250.81	37,469.32	42,486.01	
Super Bubble Sav. Assn.	Memphis	171,784.11	125,404.62	148,971.68	
T.E.C. Empls.	Chattanooga	138,897.14	132,903.08	114,126.72	105.00
T.F.B.	Chattanooga	24,983.77	3,951.36	22,597.88	
Tappan Springfield Empls.	Springfield	21,812.88	4,860.90	20,593.45	
Taylor Machinery Company	Memphis	11,145.59	8,361.49	1,159.91	
Tazewell Texitle Empls.	Tazewell	79,041.59	43,416.54	72,347.76	
Teamsters Local 327	Nashville	147,527.78	144,768.38	133,167.76	
Tennessee Central	Chattanooga	55,482,073.56	5,773,019.06	13,132,296.48	25,387,072.94
Tennessee Department of Safety	Nashville	806,281.31	689,068.32	597,332.46	75,551.82
Tennessee Grange	Seymour	49,114.16	46,966.18	41,814.39	
Tennessee Handbag Sav. Asn.	Dandridge	68,293.02	64,302.97	53,651.66	
Tennessee Mill Empls.	Knoxville	111,922.16	81,509.07	96,100.37	
Tennessee Paper Mills Empls.	Chattanooga	772,490.10	682,339.31	703,543.95	
Tennessee Pride Empls.	Madison	393,742.33	342,113.98	279,214.84	44,200.00
Tennessee Telco	Nashville	22,327,788.83	19,162,528.40	13,680,281.17	4,983,051.40
Tennessee Textiles Empls.	Bemis	993,100.13	864,188.98	820,439.94	76,500.00
Tennessee Workers	Nashville	2,407,226.25	1,780,200.11	1,688,844.17	443,179.92
Texas Boot Empls. Cr. Organ.	Lebanon	166,511.57	152,783.53	131,679.39	
TFC	Lavergne	642,412.53	568,751.80	588,440.41	
The Berkline Empls. Sav. Assn.	Morristown	2,661,574.30	2,151,906.57	1,011,101.48	1,299,480.10
Times Printing Company	Chattanooga	847,260.31	697,339.18	526,840.85	236,035.81
Toddler	Cleveland	63,856.07	57,508.63	52,117.46	
Top-O-Ring Empls.	Lebanon	190,087.27	156,059.45	172,281.93	
Town & Country Empls.	Chattanooga	41,850.77	19,008.23	36,155.51	
TPI Empls. Sav. Assn.	Johnson City	85,307.34	74,787.78	75,390.66	
Transit Empls.	Knoxville	237,276.66	214,817.73	146,567.45	34,875.85
Tri-State Container	Elizabethton	784,190.63	538,277.41	607,700.45	55,000.00
TVA Western Empls.	Jackson	3,018,548.52	1,904,149.22	2,172,329.54	666,000.00
U. S. Courthouse	Nashville	21,771,232.23	17,961,194.30	13,990,897.59	5,221,133.96
U.S.T.C. Empls.	Nashville	90,736.11	80,933.90	66,702.93	7,500.00
Unarco Empls.	Springfield	215,591.01	205,132.00	180,606.41	
Union City & Obion Co. Teachers	Union City	20,932.24	18,675.61	18,453.19	
Vanderbilt University Empls.	Nashville	1,526,584.37	1,330,652.08	1,306,273.84	
Velsicol Empls.	Chattanooga	195,194.11	169,369.50	173,499.98	
Vinylex Empls.	Knoxville	164,845.51	149,700.82	65,740.47	59,077.63
Volunteer	Chattanooga	205,676.87	130,895.87	179,002.37	
W. J. Savage Empls.	Knoxville	40,108.77	37,332.46	33,558.26	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Wallace Hardware Empls.	Morristown	246,006.64	212,347.88	154,742.74	50,000.00
Washington Ind. Empls. Cr. Assn.	Nashville	1,317,169.90	1,027,063.66	1,167,387.22	
Wasiota	Madison	523,510.40	482,696.17	386,372.44	111,600.67
Watts Bar TVA Empls.	Watts Bar Dam	582,425.64	554,775.98	327,946.47	154,399.32
WCG Empls.	Martin	113,739.86	111,465.82	86,272.75	
Werthan Empls.	Nashville	388,029.29	296,457.51	232,304.80	131,678.75
Wheland Empls.	Chattanooga	1,644,029.06	1,316,619.04	1,240,710.02	121,321.34
White Wing Pub. Sav. Assn.	Cleveland	100,167.92	78,397.36	82,353.65	
Wico	Chattanooga	147,905.35	103,256.33	133,184.94	
WSM Empls.	Nashville	577,882.39	496,620.80	279,658.26	240,000.00
Wurzburg Brothers Empls.	Memphis	107,878.75	104,879.53	88,475.26	
Yat Empls.	Lenoir City	752,642.47	426,855.54	656,363.25	
STATE CREDIT UNION TOTALS		833,093,863.75	598,042,683.15	476,714,146.06	257,243,930.69

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Knoxville TVA Empls.	Knoxville	96,718,072.60	1	1
Eastman	Kingsport	77,773,648.35	2	2
Tennessee Central	Chattanooga	55,482,073.56	3	6
Old Hickory Empls.	Old Hickory	48,705,931.63	4	4
Memphis Area Teachers'	Memphis	47,806,244.47	5	3
Mid-State Educators	Nashville	35,730,641.29	6	5
Tennessee Telco	Nashville	22,327,788.83	7	7
U. S. Courthouse	Nashville	21,771,232.23	8	8
City of Memphis	Memphis	20,615,745.07	9	9
Genesco Empls. Cr. Assn.	Nashville	15,052,633.33	10	10
Nashville Teachers	Nashville	13,956,095.86	11	12
League Central	Chattanooga	11,729,085.82	12	11
Mason-Dixon Empls.	Kingsport	11,558,146.67	13	13
Bowaters Empls.	Calhoun	11,435,390.30	14	16
Memphis Kimberly-Clark Empls.	Memphis	11,267,004.29	15	15
Chattanooga Dupont Empls.	Chattanooga	9,720,374.18	16	14
Knoxville Teachers	Knoxville	8,778,058.96	17	20
Baptist Board Empls.	Nashville	8,369,534.51	18	17
State Credit Union Share Insurance Corp.	Chattanooga	8,124,636.00	19	23
Mead Kingsport	Kingsport	7,955,865.35	20	18
Nashville Post Office	Nashville	7,449,317.29	21	22
Collegedale	Collegedale	7,164,721.00	22	19
Magnavox Empls.	Greeneville	6,980,202.41	23	24
Plough's	Memphis	6,956,790.75	24	28
City Empls.	Knoxville	6,687,166.53	25	30
Lowland	Lowland	6,677,254.56	26	27
Electric Service	Nashville	6,470,649.75	27	21
Knoxville Post Office	Knoxville	6,342,527.55	28	26
Holiday Inns Empls. Sav Assn. Inc.	Memphis	6,130,164.65	29	25
Fulton Empls.	Knoxville	5,524,494.91	30	33
Southern	Chattanooga	5,471,509.87	31	29
Postal Empls.	Memphis	5,323,021.39	32	32
E.P.B. Empls.	Chattanooga	5,195,153.08	33	31
Happy Valley	Elizabethton	5,179,856.08	34	35
Chattanooga Federal Empls.	Chattanooga	5,060,878.51	35	36
Memphis Works Empls.	Memphis	4,660,670.49	36	37
Rohm and Haas Empls.	Knoxville	4,485,280.21	37	38
Nashville Asbury	Nashville	4,347,240.20	38	34
K.E.M.B.A. Memphis	Memphis	4,277,724.29	39	40
Jackson-Madison Co. Teachers	Jackson	4,274,594.13	40	39
Southern Railway Empls.	Knoxville	3,861,631.14	41	41
Holley Industrial Empls.	Paris	3,779,082.48	42	42
Employment Security	Nashville	3,397,694.68	43	43
Provident Empls.	Chattanooga	3,292,876.62	44	45
Johnsonville TVA Empls.	New Johnsnvle	3,176,495.52	45	52
City Empls.	Chattanooga	3,173,260.20	46	44
Government Empls. CU of East Tennessee	Mountain Home	3,061,076.04	47	47

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Memphis Publishing Co. Empls.	Memphis	3,054,998.59	48	46
TVA Western Empls.	Jackson	3,018,548.52	49	48
Lakeside Empls.	New Johnsnvle	2,988,219.08	50	51
Murray Ohio Sav. Assn.	Lawrenceburg	2,773,791.71	51	49
The Berkline Empls. Sav. Assn.	Morristown	2,661,574.30	52	53
Alsimag	Chattanooga	2,515,338.00	53	50
Kingsport Press	Kingsport	2,423,624.60	54	55
Tennessee Workers	Nashville	2,407,226.25	55	58
Dobbs-Life Savers Empls. Assn.	Memphis	2,387,764.76	56	59
Conalco Empls.	Jackson	2,351,381.39	57	57
Dixie Line	Nashville	2,183,303.22	58	54
Erlanger Hospital Empls.	Chattanooga	2,114,127.81	59	56
Illinois Central Gulf Empls.	Memphis	2,056,578.88	60	61
Postal Empls.	Jackson	2,049,526.35	61	62
Printing Industry	Nashville	1,962,080.16	62	67
D.P.W.	Nashville	1,897,153.66	63	63
Monsanto Empls.	Columbia	1,876,127.41	64	66
Blue Ridge	Kingsport	1,857,111.89	65	60
Pet Milk Empls.	Greeneville	1,701,299.66	66	76
Wheland Empls.	Chattanooga	1,644,029.06	67	65
Railway Mail Service	Memphis	1,638,350.45	68	73
John Deere Empls.	Memphis	1,605,105.40	69	74
Metro Empls.	Nashville	1,589,835.76	70	70
Nashville Firemen's	Nashville	1,562,481.27	71	72
Kingston TVA Empls.	Kingston	1,560,014.32	72	64
Aladdin Empls.	Nashville	1,539,694.16	73	77
Vanderbilt University Empls.	Nashville	1,526,584.37	74	69
Goldsmith Empls.	Memphis	1,524,262.81	75	71
Newspaper and Printers	Nashville	1,443,004.76	76	68
Washington Ind. Empls. Cr. Assn.	Nashville	1,317,169.90	77	81
Heil-Quaker Empls.	Lewisburg	1,275,377.53	78	75
Nashville Memorial Hospital	Madison	1,249,942.62	79	107
DOT	Nashville	1,231,087.88	80	86
McKee Bakery Empls.	Collegedale	1,168,710.87	81	78
Memphis St. Joseph Hosp. Empls.	Memphis	1,163,215.26	82	83
Miller's Empls. Sav. Assn.	Knoxville	1,133,793.00	83	87
Morrell Empls.	Memphis	1,133,128.54	84	82
Gallatin Steam Plant	Gallatin	1,127,653.90	85	80
John Sevier TVA Empls.	Rogersville	1,122,562.45	86	84
Corroon & Black	Nashville	1,112,434.16	87	109
EPCO	Shelbyville	1,111,213.82	88	88
St. Mary's Hosp. Empls.	Knoxville	1,091,847.09	89	90
Magic Chef Sav. Assn.	Cleveland	1,082,802.46	90	79
American Uniform	Cleveland	1,054,754.52	91	92
M.P.D. Empls.	Nashville	1,037,547.45	92	91
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,007,724.73	93	98
Tennessee Textiles Empls.	Bemis	993,100.13	94	94
St. Thomas Hosp. Empls.	Nashville	963,830.40	95	99
Jackson City and County Empls.	Jackson	905,100.63	96	117
Reichhold-Ferro Empls.	Nashville	893,477.83	97	96
East Tennessee Educators'	Johnson City	892,482.41	98	104
Eaton Corporation Gallatin	Gallatin	879,191.56	99	93

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Olan Mills Sav. Assn.	Chattanooga	867,331.23	100	97
Times Printing Company	Chattanooga	847,260.31	101	89
Blue Flame	Nashville	846,030.19	102	95
Columbia Sponge	Columbia	825,093.07	103	103
Hermitage	Nashville	813,766.55	104	110
Crane Chattanooga Empls.	Chattanooga	807,725.34	105	105
Tennessee Department of Safety	Nashville	806,281.31	106	87
Knoxville News-Sentinel Empls.	Knoxville	796,671.05	107	102
Tri-State Container	Elizabethton	784,190.63	108	116
Ortec Empls.	Oak Ridge	782,914.14	109	121
Nabrico Empls.	Nashville	780,430.84	110	108
Tennessee Paper Mills Empls.	Chattanooga	772,490.10	111	115
N.G.H.	Nashville	759,572.07	112	112
O.M.C. Empls.	Charleston	759,327.75	113	119
YAT Empls.	Lenoir City	752,642.47	114	101
Memorial Hosp. Sav. Assn.	Clarksville	751,967.36	115	139
Medical Center	Johnson City	732,235.50	116	100
Signal Cement Workers	Chattanooga	720,175.54	117	111
MTEMC	Murfreesboro	719,903.91	118	114
Baptist Hospital	Nashville	703,440.92	119	106
Elizabethton Teachers'	Elizabethton	693,892.85	120	113
Cedars of Lebanon	Lebanon	646,385.87	121	118
TFC	Lavergne	642,412.53	122	125
Friendly Service	Nashville	637,924.36	123	120
Municipal Empls.	Kingsport	615,890.91	124	122
Power Equipment Empls.	Knoxville	592,039.55	125	123
Watts Bar TVA Empls.	Watts Bar Dam	582,425.64	126	128
Fort Sanders Hosp. Empls.	Knoxville	581,840.70	127	124
Meharry-Hubbard	Nashville	579,576.68	128	133
WSM Empls.	Nashville	577,882.39	129	152
BCBST Empls.	Chattanooga	576,622.10	130	137
Dremco	Shelbyville	574,124.93	131	126
Nashville Transit	Nashville	564,692.61	132	129
Free Press	Chattanooga	549,654.65	133	134
Cobble Chattanooga	Chattanooga	529,803.59	134	127
Wasiota	Madison	523,510.40	135	135
BMH Empls.	Maryville	513,972.83	136	138
M.B.C. Empls.	Chattanooga	512,263.91	137	147
Jack Daniel Empls.	Lynchburg	510,492.37	138	166
Sullivan County Educ. Assn.	Blountville	509,329.42	139	141
Metropolitan Teachers	Nashville	504,752.20	140	142
Holston Valley Community Hosp.	Kingsport	495,077.00	141	199
O.C.F. Empls.	Jackson	494,248.85	142	136
Coca-Cola Empls.	Chattanooga	492,040.02	143	144
IBEW Local #846	Chattanooga	488,062.39	144	143
ET&WNC Empls.	Johnson City	481,966.19	145	131
Bristol Tennessee Teacher	Bristol	479,884.81	146	145
RMF Empls.	Chattanooga	479,790.18	147	140
H.I.S. Bruceton Sav. Assn.	Bruceton	452,496.82	148	157
St. Jude Empls.	Memphis	441,419.46	149	149
R. G.	Rutherford	434,691.79	150	146
ITT North	Johnson City	431,767.89	151	132
Greeneville City Empls.	Greeneville	429,103.13	152	155

me of Credit Union	City	Total Assets	1980 Rank	1979 Rank
rrection	Nashville	427,004.13	153	159
uthern Bankers'	Knoxville	419,748.44	154	151
dison Co. Ind. Park Cre. Assn.	Jackson	411,377.86	155	148
ilway Postal Empls.	Nashville	405,986.52	156	150
ad Harriman	Harriman	405,419.20	157	172
ock Empls.	Chattanooga	402,641.90	158	162
nnessee Pride Empls.	Madison	393,742.33	159	169
ngsport Postal & Federal mpls.	Kingsport	393,458.11	160	161
gnal Empls.	Chattanooga	392,851.46	161	167
ox County Empls.	Knoxville	390,837.37	162	173
thway	Cleveland	388,250.90	163	160
rthan Empls.	Nashville	388,029.29	164	170
odyear Tire & Rubber Empls.	Union City	385,391.19	165	153
d Food Empls. Sav. Assn.	Chattanooga	380,263.63	166	171
SCO	Nashville	376,933.45	167	130
oxville Real Estate	Knoxville	376,250.05	168	168
eat Lakes	Elizabethton	376,201.23	169	164
H.A.	Memphis	374,789.87	170	156
A.C.	Nashville	373,505.24	171	174
rmex Company Empls.	Greeneville	367,092.63	172	154
rn's Empls.	Knoxville	364,886.88	173	158
ury Educators'	Columbia	361,742.44	174	185
ckwell-Jackson Empls.	Jackson	359,377.20	175	163
rk View Hospital	Nashville	339,015.61	176	191
ptist Hospital Empls.	Knoxville	331,878.99	177	179
mko	Memphis	330,653.34	178	165
ichards Empls.	Memphis	320,020.88	179	182
dern Main Sav. Assn.	Chattanooga	312,849.87	180	177
M.C. Hosp. Empls.	Jackson	298,980.38	181	183
lliston Mills Empls.	Kingsport	297,905.83	182	210
reen Charger	Harrison	286,760.72	183	181
aney Fork Cooperative	McMinnville	280,548.57	184	187
rofessional Teachers	McMinnville	274,635.60	185	178
aryville Municipal	Maryville	273,989.45	186	201
lazer	Cleveland	272,151.96	187	188
CO	Waverly	267,901.26	188	213
mberland Teachers	Crossville	257,041.26	189	198
attanooga Gas Company	Chattanooga	249,765.86	190	189
-M Educational Assn.	Clarksville	249,002.60	191	193
T Schools Empls.	Greeneville	247,747.50	192	194
llace Hardware Empls.	Morristown	246,006.64	193	196
iamond G. Sav. Assn.	Greeneville	245,747.23	194	192
Quiddy	Nashville	244,393.79	195	195
ransit Empls.	Knoxville	237,276.66	196	208
attanooga Refinery	Chattanooga	237,262.81	197	186
rkridge	Chattanooga	236,632.65	198	212
. P. Empls.	Chattanooga	231,112.78	199	203
ane Electric Empls.	Rockwood	230,164.18	200	180
stex-Bruce	Memphis	220,369.11	201	184
dge Empls.	Rogersville	219,486.73	202	216
rta Empls.	Chattanooga	215,894.17	203	207
arco Empls.	Springfield	215,591.01	204	218

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Allied Printing Plant Empls.	Chattanooga	208,219.63	205	225
Morgan County Teachers	Wartburg	207,663.77	206	206
Johnson City Federal Empls.	Johnson City	206,814.82	207	214
Volunteer	Chattanooga	205,676.87	208	220
CEMC Empls.	Clarksville	203,414.73	209	190
PRC Empls. Credit Assn.	Paris	199,247.22	210	221
Jersey Farms Empls.	Nashville	197,601.59	211	211
APCO Empls.	Athens	196,778.86	212	219
Velsicol Empls.	Chattanooga	195,194.11	213	200
Buffalo	Johnson City	192,898.56	214	223
Top-O-Ring Empls.	Lebanon	190,087.27	215	209
Oakley Fashions Empls.	Jackson	182,809.96	216	217
Empls. CU Coca-Cola Bottling Works	Nashville	176,391.79	217	231
Gilman Empls. Sav. Assn.	Chattanooga	175,546.81	218	226
Super Bubble Sav. Assn.	Memphis	171,784.11	219	234
Texas Boot Empls. Cre. Organ.	Lebanon	166,511.57	220	224
Vinylex Empls.	Knoxville	164,845.51	221	292
Memphis Furniture	Memphis	160,320.40	222	175
Simco Sav. Assn.	Chattanooga	159,776.88	223	233
Save With Brick	Nashville	159,170.77	224	237
Cavalier	Chattanooga	158,130.30	225	228
Morristown Empls.	Morristown	153,866.15	226	245
Amana Empls.	Fayetteville	150,915.32	227	268
Bristol Tenn. Electric Sys.	Bristol	149,028.38	228	250
Wico	Chattanooga	147,905.35	229	229
Teamsters Local 327	Nashville	147,527.78	230	270
Hurd Empls.	Greeneville	146,232.91	231	235
Gleason H. I. Savers'	Gleason	146,054.71	232	286
BRC Sav. Assn.	McMinnville	145,747.84	233	239
Armour Empls.	Memphis	144,136.93	234	**
Holmes Empls.	Chattanooga	139,389.33	235	197
T.E.C. Empls.	Chattanooga	138,897.14	236	258
City of Johnson City Empls.	Johnson City	138,394.21	237	287
Chromasco Empls.	Memphis	137,602.55	238	204
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	136,935.94	239	238
Pruett's and M. & J. Empls.	Chattanooga	134,999.66	240	236
Cumberland Corporation Empls.	Chattanooga	134,295.73	241	259
Armira Corporation	Bolivar	133,235.18	242	246
Green Manufacturing Empls.	Greeneville	132,748.10	243	230
Harman International	Bolivar	132,382.96	244	215
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	131,636.43	245	260
Old Pig Iron	Memphis	130,881.48	246	222
Niota Ind. Sav. Assn.	Niota	130,630.19	247	247
Sumner Co. Mem. Hosp. Empls.	Gallatin	130,583.63	248	227
Athens Furniture Inc. Empls.	Athens	129,327.72	249	261
Brownie	Cleveland	128,702.05	250	244
Paico	Chattanooga	126,167.79	251	241
Marbruco	Nashville	125,262.20	252	242
Jamison Empls.	Nashville	124,870.19	253	252
Schlegal Tenn. Empls.	Maryville	123,303.05	254	*NCU
Dyersburg City Empls.	Dyersburg	122,172.54	255	251

ame of Credit Union	City	Total Assets	1980 Rank	1979 Rank
amblen Co. Educators'	Morristown	121,547.16	256	257
agle Bend Ind. Park Empls.	Clinton	120,875.01	257	263
urina Mills	Nashville	120,538.91	258	249
emphis Hardwood	Memphis	120,132.29	259	243
. Canale & Co. Empls.	Memphis	117,166.44	260	248
orest Hill Dairy	Memphis	116,430.07	261	274
merco Empls. Sav. Assn.	Chattanooga	116,309.40	262	232
efferson Co. Educators	Dandridge	114,198.38	263	278
edical Center	Crossville	114,155.19	264	240
CG Empls.	Martin	113,739.86	265	267
ennessee Mill Empls.	Knoxville	111,922.16	266	256
helby Central	Memphis	111,307.43	267	322
oper Empls.	Chattanooga	110,669.84	268	253
.B. & T. Empls.	Chattanooga	110,446.66	269	265
.I.S. Hohen' Assn.	Hohenwald	110,286.13	270	262
urzburg Brothers Empls.	Memphis	107,878.75	271	255
reeneville Works Empls. Sav. Assn.	Greeneville	106,804.29	272	276
ndian Path Hosp. Empls. Sav. Assn.	Kingsport	105,699.38	273	353
ndustrial	Lewisburg	104,029.78	274	271
owermatic Empls.	McMinnville	101,724.84	275	266
hite Wing Pub. Sav. Assn.	Cleveland	100,167.92	276	275
RE	Dayton	98,535.12	277	269
CMH	Elizabethton	97,633.30	278	282
pryland Empls.	Nashville	97,253.43	279	285
.U.B. Empls.	Athens	96,585.63	280	281
ard Empls.	Chattanooga	94,770.26	281	272
aton-Humboldt Empls.	Humboldt	94,288.52	282	280
ooperative	Nashville	92,160.46	283	264
.S.T.C. Empls.	Nashville	90,736.11	284	279
limco Empls.	Nashville	90,485.16	285	277
obble-Muse Empls.	Chattanooga	90,284.96	286	283
leveland-Jackson Sav. Assn.	Cleveland	87,830.54	287	289
aramount Empls.	Murfreesboro	87,017.84	288	309
ort Loudoun	Loudon	85,507.58	289	273
PI Empls. Sav. Assn.	Johnson City	85,307.34	290	254
.M.P.C.O Empls. Cre. Assn.	Lexington	84,518.19	291	284
aris-Henry Co. Empls.	Paris	79,186.07	292	319
azewell Textile Empls.	Tazewell	79,041.59	293	321
ation Hosiery Empls.	Chattanooga	76,239.31	294	291
anier Clothes Empls. Cr. Assn.	Decherd	75,895.35	295	345
altillo Mfg. Co. Cr. Assn.	Saltillo	74,770.55	296	288
clipse Lookout Empls.	Chattanooga	74,691.30	297	301
cDowell Industries Empls.	Memphis	74,217.62	298	297
efferson Mem. Hosp. Sav. Assn.	Jefferson City	73,925.37	299	324
osten's Empls.	Shelbyville	72,945.02	300	294
.P.M. Empls.	Cleveland	70,032.91	301	304
cNairy Co. Educ.	Selmer	69,848.09	302	314
xide Empls.	Memphis	69,021.80	303	298
ennesse Handbag Sav. Assn.	Dandridge	68,293.02	304	299
hea-Dayton-Bryan	Dayton	67,797.39	305	290
.H.J. Empls.	Springfield	67,614.96	306	316

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Park West Hosp. Empls.	Knoxville	67,387.97	307	325
Hardin County Hosp. Empls.	Savannah	67,286.38	308	305
Gibson Co. Health Services	Trenton	66,380.91	309	329
Leon-Ferenbach Empls.	Johnson City	65,038.06	310	307
Toddler	Cleveland	63,856.07	311	306
Cooke Mfg. Empls.	Cleveland	62,679.14	312	302
N.C.G. Empls.	Chattanooga	61,246.16	313	303
CECO of Milan	Milan	60,401.18	314	333
Lodge 2212	Cookeville	59,988.29	315	327
Barbers Local #415	Chattanooga	58,984.30	316	295
St. John	Memphis	58,667.82	317	320
Clover Farm Dairy Empls.	Memphis	56,558.23	318	311
L.C.H. Empls.	Fayetteville	55,924.58	319	313
Consolidatd Aluminum Columbia Empls.	Columbia	54,380.39	320	310
Lear Siegler Sav. Assn.	Morristown	54,147.65	321	293
Fantastic Sam's	Memphis	53,639.32	322	300
Scholze Tannery Empls.	Chattanooga	53,489.45	323	323
Collins Comfort Empls.	Cleveland	52,450.74	324	296
Ironworkers Local 704	Chattanooga	52,144.34	325	308
Ideal Empls.	Murfreesboro	49,343.49	326	315
McKenzie Pajama Sav. Assn.	McKenzie	49,231.69	327	328
Tennessee Grange	Seymour	49,114.16	328	331
Coats Empls.	Lavergne	47,900.22	329	312
Memphis Protein Empls.	Memphis	46,844.96	330	317
Sun Empls.	Jackson	46,250.81	331	332
J.H.S. Empls.	Humboldt	46,052.30	332	326
Aqua Glass Empls.	Adamsville	44,424.48	333	*NCU
Olivet Baptist	Memphis	42,191.23	334	351
Robinson Mfg. Empls.	Dayton	42,175.71	335	*NCU
Town & Country Empls.	Chattanooga	41,850.77	336	330
W. J. Savage Empls.	Knoxville	40,108.77	337	337
Polyloom	Dayton	37,703.39	338	340
Newport-Del Rio Sav. Assn.	Newport	37,517.34	339	335
Gapco Empls.	Gallatin	37,030.44	340	356
Polk County Teachers	Copperhill	36,133.03	341	318
E-B Empls.	Memphis	33,809.46	342	336
Parcel Empls. of Tenn	Memphis	33,100.89	343	*NCU
Engineered Prod. Empls. Sav. Assn.	Dandridge	31,050.84	344	347
NLTCS Empls.	Nashville	30,281.78	345	352
Southern Electronics Empls.	Greeneville	29,953.00	346	338
Memphis Insurors Empls.	Memphis	29,825.89	347	342
North Side Hosp. Empls.	Johnson City	29,411.04	348	346
Preston Empls.	Cleveland	28,463.92	349	334
Hart's Empls.	Memphis	26,317.78	350	**
Langston Bag Co. Empls. Sav. Assn.	Memphis	26,158.57	351	349
T.F.B.	Chattanooga	24,983.77	352	344
Bledsoe County	Pikeville	23,150.28	353	354
Tappan Springfield Empls.	Springfield	21,812.88	354	*NCU
Union City & Obion Co. Teachers	Union City	20,932.24	355	350
Baptist Empls. C. U. of Tenn	Memphis	20,528.86	356	343

Name of Credit Union	City	Total Assets	1980 Rank	1979 Rank
Doctors Hosp. Empls.	Memphis	20,117.72	357	361
Day Companies' Empls.	Memphis	14,641.34	358	358
TWFC Empls.	Nashville	13,508.12	359	357
Memphis Purina	Memphis	12,076.40	360	355
AEI Empls.	Chattanooga	11,576.84	361	**
Taylor Machinery Company	Memphis	11,145.59	362	205
Cascade Empls.	Memphis	9,728.06	363	359
Bedford Co. Hosp. & Nursing Home Empls.	Shelbyville	697.13	364	360
Rainbow Empls.	Johnson City		365	*NCU

*New Credit Union

**Liquidated

PROFILE OF

COMPOSITE DATA:

STATE CREDIT UNIONS

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	377		368		361		365
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-77	% <CHANGE>	CALL DATE 12-31-78	% <CHANGE>	CALL DATE 12-31-79	% <CHANGE>	CALL DATE 12-31-80
CASH							
CASH & DUE FROM BANKS	7,911,151	32.31	10,466,937	14.81	12,017,567	9.08	13,108,884
OTHER CASH ITEMS	980,512	35.92-	628,327	61.96-	238,993	46.74-	127,280
CASH SHORT	5	400.00	25	75.36	43	54.38-	20
TOTAL	8,891,668	24.78	11,095,290	10.47	12,256,605	7.99	13,236,184
SECURITIES							
US GOVT SECURITIES	68,484,722	8.80-	62,458,819	35.95	84,912,555	30.35	110,682,064
SAVINGS & LOAN DEPOSITS	9,392,917	7.39	10,086,696	13.69	11,467,973	71.64	19,683,704
OTHER SECURITIES	19,711,416	79.04	35,291,047	29.57-	24,855,106	179.44	69,456,228
TOTAL	97,589,056	10.50	107,836,563	12.43	121,235,635	64.82	199,821,997
LOANS & DISCOUNTS							
PERSONAL & CHATTEL MORT	399,250,607	16.09	463,470,628	9.44	507,221,684	4.79-	482,919,535
REAL ESTATE MORTGAGE	90,423,857	45.88	131,911,656	19.95-	105,595,396	5.82	111,740,963
LOANS TO OTHER CU'S	7,620,454	67.09-	2,507,707	169.85	6,766,924	50.02-	3,382,184
TOTAL	497,294,918	20.23	597,889,992	3.63	619,584,005	3.48-	598,042,683
RECEIVABLES							
ACCOUNTS RECEIVABLE	2,703,136	66.17	4,491,866	37.94-	2,787,795	14.39	3,188,930
ACCRUED INTEREST	1,158,354	9.24-	1,051,309	62.06	1,703,753	40.86	2,399,923
TOTAL	3,861,490	43.55	5,543,176	18.97-	4,491,549	24.43	5,588,854
FIXED ASSETS							
FURNITURE & FIXTURES	2,059,293	18.44	2,439,104	4.53	2,549,586	2.95	2,624,708
LAND & BUILDING	4,576,188	20.06	5,494,040	17.88	6,476,298	6.26	6,881,595
TOTAL	6,635,482	19.56	7,933,145	13.77	9,025,884	5.32	9,506,303
PRPD ITEMS & OTHER ASSETS							
PREPAID EXPENSES	654,905	13.31	742,077	2.63-	722,560	3.50-	697,268
PREPAID ST SHARE INS	2,603,113	11.24	2,895,609	10.43	3,197,511	10.48	3,532,505
OTHER ASSETS	663,055	111.15	1,400,032	157.87	3,610,201	26.10-	2,668,066
TOTAL	3,921,074	28.48	5,037,719	49.48	7,530,273	8.40-	6,897,840
TOTAL ASSETS	618,193,690	18.95	735,335,888	5.27	774,123,952	7.62	833,093,863

STATEMENT OF CONDITION
LIABILITIES

CURRENT LIABILITIES							
ACCOUNTS PAYABLE	2,592,257	441.82	14,045,413	68.09-	4,481,996	31.60	5,898,228
TAXES PAYABLE	83,231	21.92	101,477	34.16	136,147	24.07-	103,377
NOTES PAYABLE	16,124,494	51.91	24,495,259	40.80	34,488,954	27.70-	24,934,798
DIVIDENDS PAYABLE		.00		.00	3,654,951	18.47-	2,979,806
BANK OVERDRAFT	562,472	29.25-	397,960	11.84-	350,837	100.95	704,995
CASH OVER	219	90.82-	20	1449.95	2,330	89.06-	255
TOTAL	19,362,675	101.63	39,040,132	10.44	43,115,219	19.70-	34,621,462
OTHER LIABILITIES							
UNEARNED INTEREST	2,359,356	35.01-	1,533,445	69.36	2,597,088	22.93-	2,001,552
MISC. LIABILITIES	14,602,845	3.61	15,130,115	19.23-	12,220,141	50.38-	6,063,956
TOTAL	16,962,202	1.76-	16,663,561	11.08-	14,817,230	45.57-	8,065,508
MEMBERS' ACCOUNTS							
SHARES	476,161,025	10.36	525,478,187	4.74-	500,589,618	4.77-	476,714,146
SPEC ACCTS & INV. CERTS.	61,676,546	69.24	104,378,867	56.34	163,183,722	57.64	257,243,930
CHRISTMAS CLUB	571,872	35.63	775,634	35.68	1,052,375	33.02	1,399,851
TOTAL	538,409,444	17.13	630,632,690	5.42	664,825,716	10.61	735,357,928
RESERVES							
STATUTORY RESERVE	17,196,767	23.96	21,317,958	4.71	22,322,962	7.26	23,944,176
SPECIAL RESERVE	3,764,896	2.76-	3,660,891	23.34	4,515,501	3.95-	4,337,246
RESERVE FOR SHARE INS	2,503,804	4.32	2,611,957	11.69	2,917,295	5.81	3,086,786
RESERVE FOR DEPR	987,906	21.31	1,198,464	21.69-	938,566	24.92	1,172,503
RESERVE FOR CONTIN	6,113,602	16.83	7,142,643	21.26	8,661,228	11.76	9,679,955
TOTAL	30,566,977	17.55	35,931,915	9.53	39,355,554	7.28	42,220,668
UNDIVIDED PROFITS	12,892,390	1.36	13,067,589	8.09-	12,010,232	6.81	12,828,295
TOTAL LIAB & CAPITAL	618,193,690	18.95	735,335,888	5.27	774,123,952	7.62	833,093,863

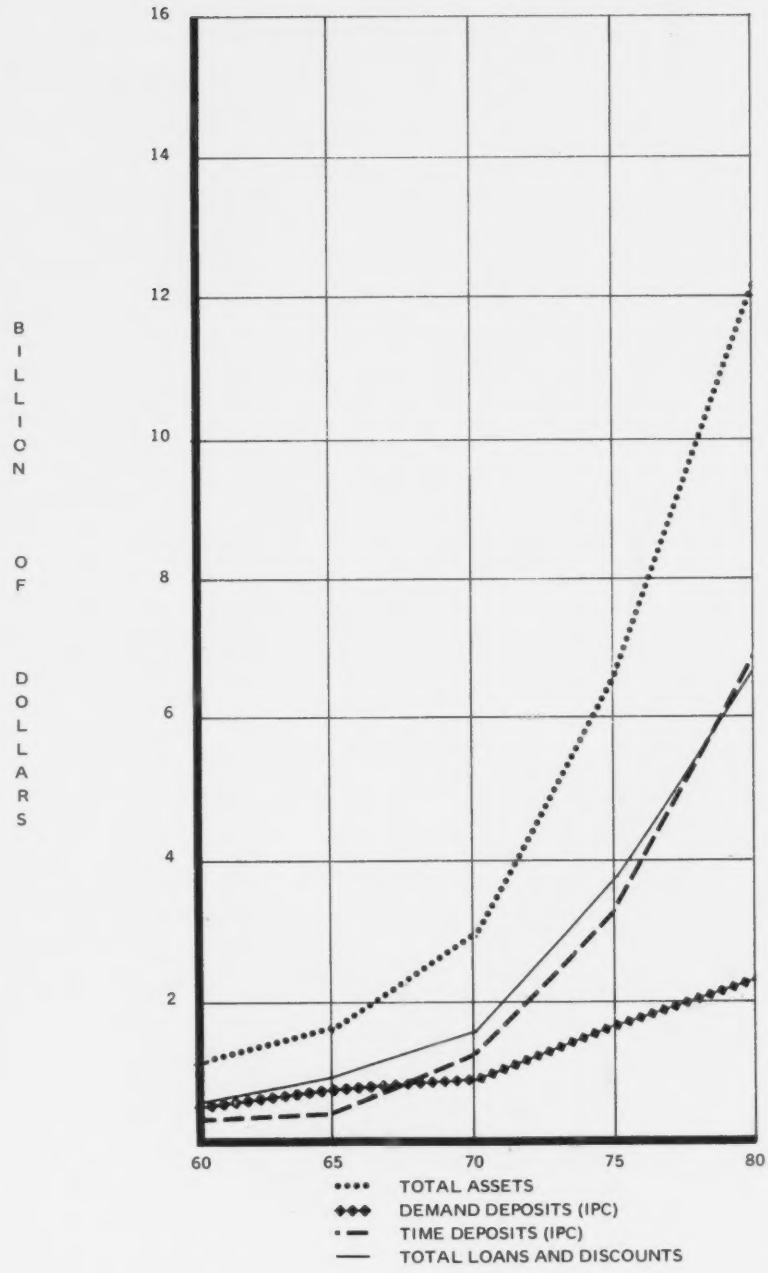
GRAPHICAL PROFILE

OF

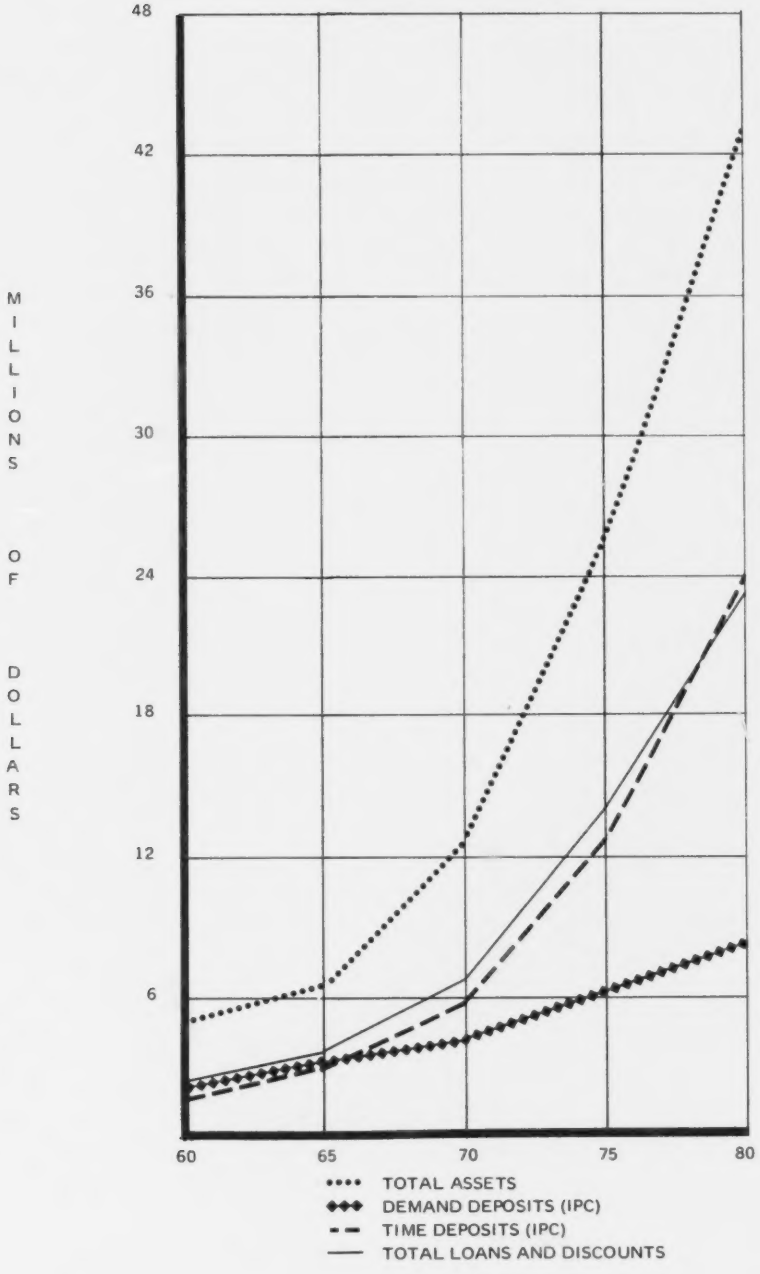
STATE BANK AND CREDIT UNION

TRENDS

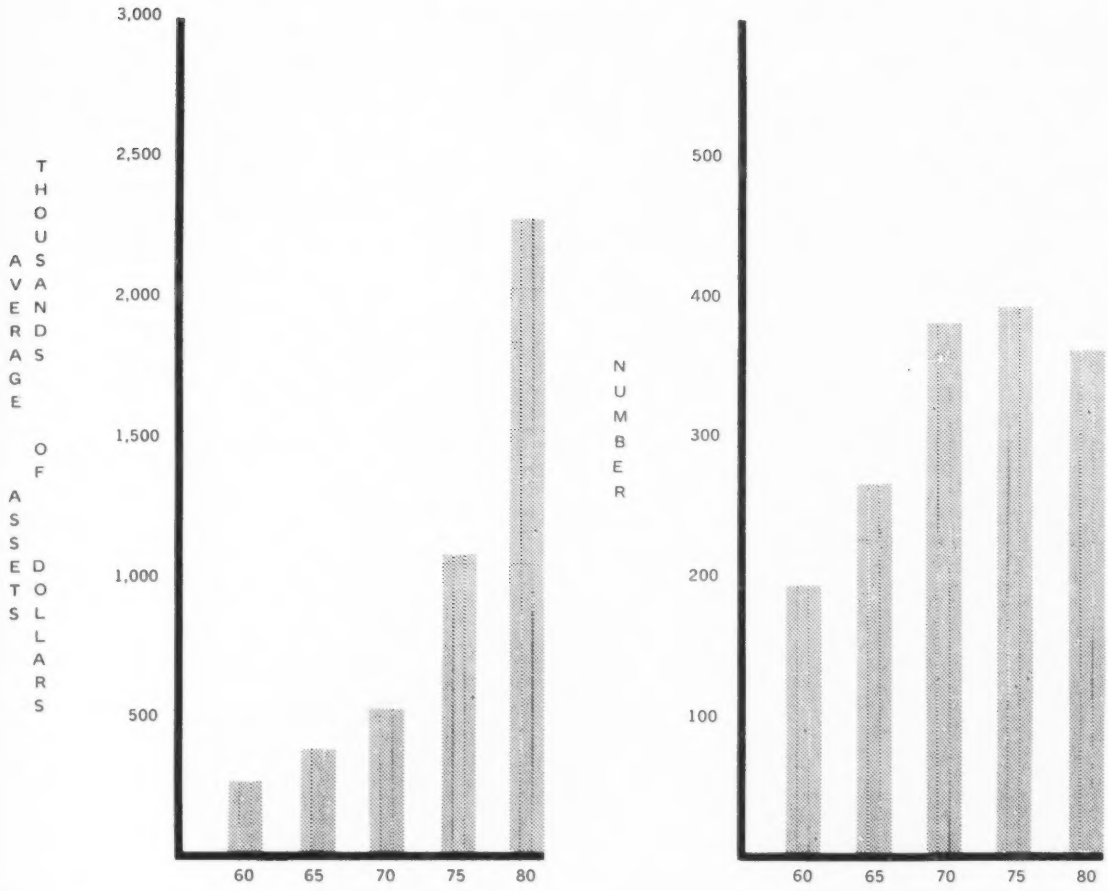
SELECTED ASSETS AND LIABILITIES
OF STATE BANKS IN TENNESSEE
1960 - 1980



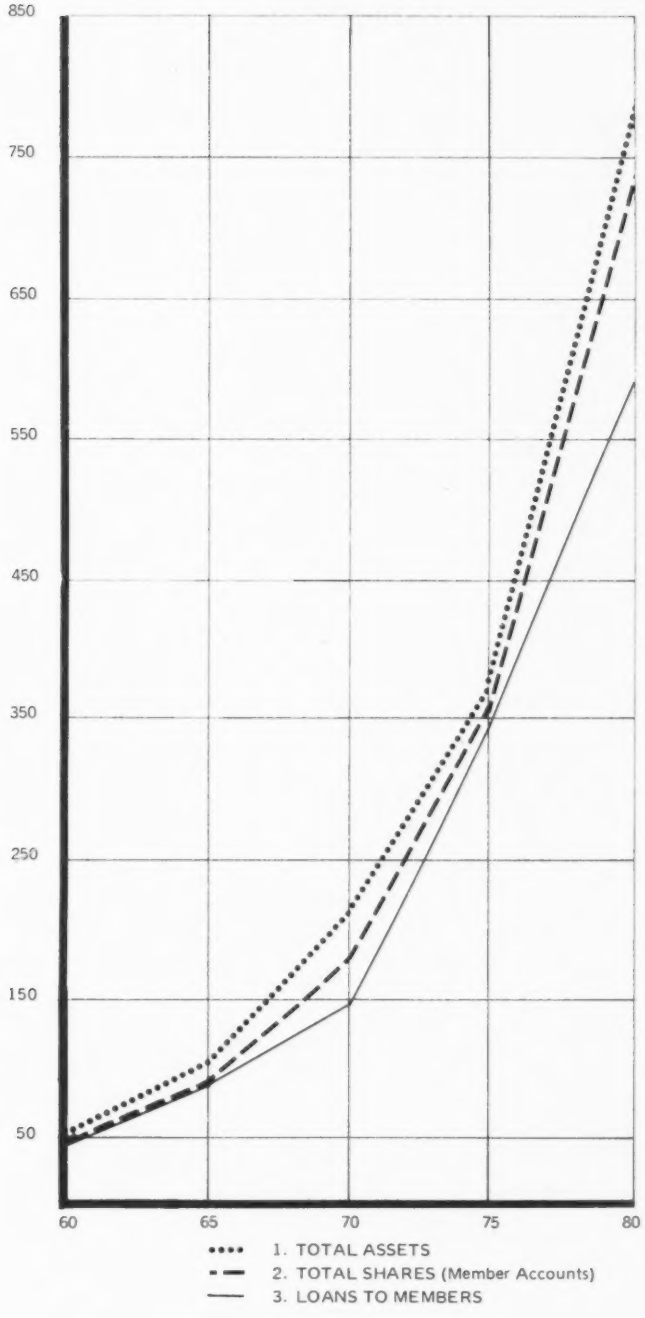
SELECTED ASSETS AND LIABILITIES OF
AVERAGE STATE BANKS IN TENNESSEE
1960 - 1980



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1980



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1980



VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1980

	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
		********** ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS **********								
		(THOUSANDS)				(MILLIONS)				
NO OF CREDIT UNIONS:	365	89	87	49	47	32	26	20	6	9
% TOTAL ASSETS										
CASH	1.59	8.75	6.23	3.21	3.16	2.67	2.11	1.47	.96	1.10
SECURITIES	23.99	13.78	9.43	11.21	11.00	10.63	16.29	21.97	20.22	30.29
LOANS AND DISCOUNTS	71.79	76.20	82.60	83.12	84.02	83.68	78.74	73.67	75.49	66.14
RECEIVABLES	.67	.28	.33	.32	.61	.86	.57	1.26	.31	.58
FIXED ASSETS	1.14	.22	.18	.68	.31	1.01	1.45	.53	2.20	1.23
PREPAID ITEMS & OTHER ASSETS	.83	.77	1.23	1.45	.89	1.15	.84	1.10	.83	.66
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	4.16	2.50	2.68	2.30	1.41	1.22	1.03	1.99	2.46	6.40
OTHER LIABILITIES	.97	.53	.53	.23	.39	.14	.35	.40	1.99	1.27
MEMBERS' ACCOUNTS	88.27	85.26	85.18	87.70	88.24	89.50	88.92	88.58	87.82	88.16
RESERVES	5.07	5.92	6.09	5.42	5.42	5.44	6.06	6.38	6.95	4.01
UNDIVIDED PROFITS	1.54	5.79	5.52	4.35	4.54	3.70	3.64	2.66	.78	.16
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME										
INTEREST ON LOANS	79.37	85.83	89.30	86.34	90.07	87.75	87.58	79.27	81.09	74.81
INCOME FROM INVESTMENTS	18.88	10.32	8.21	9.96	7.74	10.16	10.63	17.36	18.14	24.03
ALL OTHER INCOME	1.74	3.85	2.49	3.70	2.19	2.10	1.79	3.38	.77	1.16
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL EXPENSES										
SALARIES	33.88	38.79	39.42	41.61	37.91	42.00	38.09	34.47	36.87	29.95
BORROWERS' INSURANCE	7.27	8.93	10.33	9.96	11.73	9.76	9.24	9.31	6.99	5.19
LIFE SAVINGS INSURANCE	3.37	7.39	8.46	6.88	7.81	6.27	5.62	3.71	3.36	1.44
ASSOCIATION FEES (LEAGUE)	1.08	5.01	5.50	3.42	3.56	2.40	1.33	.99	.80	.28
SURETY BOND PREMIUM	.90	4.09	3.29	2.58	2.32	1.72	1.15	.81	.64	.40
SHARE INSURANCE PREMIUM (NCUA)	.75	1.80	1.15	.86	.56	.79	1.18	.56	.75	.68
EXAMINATION FEES	1.07	5.16	3.56	2.31	2.27	1.75	1.14	1.08	.83	.62
SUPERVISION FEES	.43	1.10	.89	.79	.63	.54	.50	.53	.69	.24
INT. ON BORROWED MONEY	15.76	4.23	3.03	2.78	5.55	1.04	1.99	11.39	5.53	26.43
STATIONARY AND SUPPLIES	2.56	3.73	2.86	2.88	2.59	2.87	3.28	3.03	3.10	2.07
COST OF SPACE OCCUPIED	2.37	.60	1.03	.97	.86	1.85	2.04	3.21	5.88	1.96
EDUCATION EXPENSE	1.30	.47	.59	.61	.88	.73	.91	1.16	3.73	1.19
COLLECTION EXPENSE	.77	1.57	1.78	.80	1.04	.89	.90	.44	1.70	.57
DEPRECIATION-FURNITURE,FIXT. & EQUI	1.90	.51	1.05	1.40	1.62	1.19	1.68	1.55	1.48	2.34
EMPLOYEE BENEFITS	4.15	2.18	2.34	3.22	3.52	3.67	5.83	4.75	5.02	3.76
OTHER INSURANCE	1.61	.97	1.35	1.24	1.37	2.57	1.50	3.55	2.39	.86
RECORDING FEES CHATTEL LIEN INS.	.04	.13	.07	.04	.05	.07	.10	.03	.10	.01
COMMUNICATION	1.93	.73	1.04	1.00	.70	1.39	1.11	1.63	3.73	2.19
LOSSES ON SALE OF BONDS	.04						.03	.27		
CASH SHORT	.03	.21	.01		.03	.05	.04		.05	.03
OTHER LOSSES	.58	.10	.05	.02	.21	.74	.18	.29		.94
BANK SERVICE CHARGE	.06	.83	.22	.17	.08	.11	.16	.02	.08	.01
REIMBURSEMENT FOR SERVICES	5.42	2.33	1.93	5.95	6.75	6.89	7.75	7.14	9.48	3.53
CONVENTIONS AND CONFERENCES	1.38	.14	1.49	1.83	1.77	1.75	2.31	2.59	2.15	.58
SUPERVISORY COMM. & EXP.	.30	.11	.08		.19	.07	.08	.67	.40	.29
ANNUAL MEETING EXPENSE	.42	2.19	1.57	1.09	1.09	.74	.57	.58	.22	.14
MISCELLANEOUS EXPENSE	10.65	6.67	6.91	7.59	4.90	8.14	11.29	6.23	4.04	14.32
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-77 377 Credit Union	12-31-78 378 Credit Union	12-31-79 361 Credit Union	12-31-80 365 Credit Union
Average Credit Union Membership	1,138	1,238	1,334	1,353
Total Number of Members	429,369	455,721	481,874	494,007
Per Member Share Average	$1,108	$1,153	$1,038	$964
Total Number of Borrowers	224,881	231,119	245,166	245,573
Total Number of Non-Borrowers	204,488	224,602	236,708	248,434
Total Percent Borrowing	52.4%	50.7%	50.8%	49.7%
Average Loan Per Borrower	$2,177	$2,576	$2,499	$2,421